

# THE CREDIT WORLD

THE OFFICIAL ORGAN OF THE

*Retail Credit Men's  
National Association*

INCORPORATED

VOLUME VIII

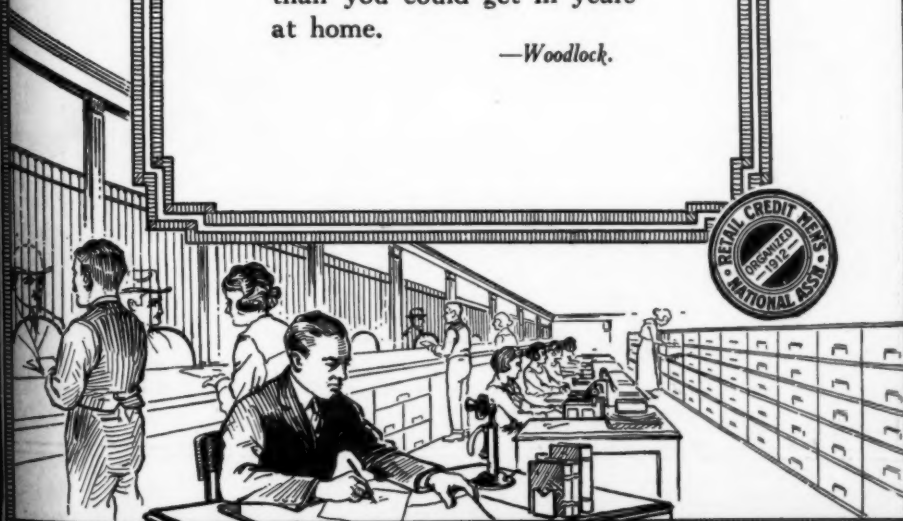
NUMBER 10

JUNE, 1920



OUR attendance at our National Convention in Detroit, August 10-14, will give you more practical knowledge of retail credits than you could get in years at home.

—Woodlock.



**ACCURACY CREATES PROFITS**

**ERRORS MAKE LOSSES**

# The Ellis Book Keeping Machine

**Protects Your Profits by Preventing Errors of all Kinds Incidental to Bookkeeping by Hand. It will Save 50% of Your Present Book-keeping Cost and Economize 33% in Office Space.**

**You get your monthly balances because the machine automatically prints its totals and proves each day's work**

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**Used by large Banks, Insurance Companies, Specialty Shops and Department Stores throughout the United States**



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# THE CREDIT WORLD

OFFICIAL ORGAN OF THE

## RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

EXECUTIVE OFFICES: EQUITABLE BUILDING, ST. LOUIS, MO.

ISSUED MONTHLY BY

DAVID J. WOODLOCK, EDITOR, ST. LOUIS, MO.

SUBSCRIPTION—FIVE DOLLARS PER YEAR TO INDIVIDUAL MEMBERS  
THREE DOLLARS PER YEAR TO MEMBERS OF AFFILIATED ASSOCIATIONS

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### OFFICERS FOR 1919-20

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### HOTEL RESERVATION, EUROPEAN PLAN

Detroit Convention, Aug. 10-11-12-13, 1920

For use of

Name .....

Representing .....

City .....

Will be accompanied by .....

Arrival time .....

How arrive (if possible state line) .....

IMPORTANT—Owing to the crowded condition of the Detroit hotels we reserve the right to place you to the best advantage, but you can rest assured that everyone will be taken care of.

### THE RACE FOR THE TROPHIES

We are one the home stretch—only forty-five days to make good. Sig. Wolfort of Missouri, John Connolly of New York, Dave Gaut of Tennessee, W. H. Gray of Ohio, E. R. Suits of Oklahoma, Mrs. Daly of Nebraska and R. W. Watson of Washington and Oregon are leading, and it looks like a great finish. The leaders in Classes A, B and C being very close and the race between Missouri and New York being a particularly interesting one because Wolfort says he wants that trophy, and when he wants anything he usually gets it; but, Connolly insists, this is one time Sig. will be disappointed. Wouldn't it be funny if Bill Gray of Ohio beat them both?

	Members During May	Total New Members
<b>CLASS A</b>		
Missouri.....	77	260
New York.....	49	257
Ohio.....	27	160
Pennsylvania.....	36	85
Michigan.....	7	64
Texas.....	18	40
Massachusetts.....	2	36
Indiana.....	0	31
Illinois.....	2	25
<b>CLASS B</b>		
Tennessee.....	93	169
Oklahoma.....	44	156
Minnesota.....	4	55
Iowa.....	5	45
California.....	0	18
Wisconsin.....	1	9
Louisiana.....	1	8
Connecticut.....	1	8
Kentucky.....	2	6
<b>CLASS C</b>		
Nebraska.....	11	78
Washington.....	7	76
New Jersey.....	4	50
Colorado.....	2	34
Alabama.....	0	20
Kansas.....	2	13
Arkansas.....	7	10
North Carolina.....	3	8
Maryland.....	0	7
Maine.....	2	6
South Carolina.....	1	5
West Virginia.....	1	4
Florida.....	1	4
Georgia.....	2	4
Virginia.....	1	2
Mississippi.....	0	0
<b>CLASS D</b>		
Oregon.....	18	76
South Dakota.....	4	16
District of Columbia.....	1	10
Arizona.....	0	7
Montana.....	1	7
Utah.....	1	6
Idaho.....	1	3
Vermont.....	1	2
Nevada.....	1	2
Delaware.....	0	1
New Mexico.....	0	1
North Dakota.....	1	1
Wyoming.....	1	1
Rhode Island.....	0	0
New Hampshire.....	0	0
<b>THE LEADERS OF ALL CLASSES</b>		
Missouri.....	Sig. Wolfort.....	260
New York.....	J. M. Connolly.....	257
Tennessee.....	Dave Gaut.....	169
Ohio.....	W. H. Gray.....	160
Oklahoma.....	E. R. Suits.....	156

Last month saw many changes in the standing of the States. Missouri jumped into the lead again, but only three points ahead of New York. Pennsylvania is showing some life and may overtake Ohio. Texas came from last place to sixth.

In Class B—"Peerless" Tennessee showed some of her 1919 Form, and passed Oklahoma. In fact, the grand total for Tennessee is greater than Ohio, in Class A. It looks like the race in this class will be between Tennessee and Oklahoma, unless Minnesota and Iowa wake up, or Cali-

fornia gets a new lease of life because of their recent state meeting.

Class C—Also has a new leader—Nebraska passing Washington by two points, thus putting our only "Lady" State Chairman in the lead. Kansas expects to move up a few points during June.

Class D—Oregon still holds the lead due to the great work of State Chairman Watson. Coogan, of South Dakota, has done wonders in his limited field, but Steve Talks of the District of Columbia, is right on his heels.

### New Members in Local Associations Since September

#### The Trophy for Largest Increase in Local Association Membership is Now Held by Memphis, Tenn.

New York, N. Y.....	207
St. Louis, Mo.....	160
Memphis, Tenn.....	93
Youngtown, Ohio.....	80
Portland, Ore.....	73
Tulsa, Okla.....	70
St. Joseph, Mo.....	58
Omaha, Neb.....	48
Minneapolis, Minn.....	44
Chattanooga, Tenn.....	42
Pittsburgh, Pa.....	39
Spokane, Wash.....	37
Detroit, Mich.....	35
Seattle, Wash.....	33
Nashville, Tenn.....	31
Cleveland, Ohio.....	30
Kansas City, Mo.....	23
Newark, N. J.....	23
Indianapolis.....	23
Houston, Texas.....	21
Oklahoma City, Okla.....	20
Trenton, N. J.....	19
Lincoln, Neb.....	18
Philadelphia, Pa.....	18
Birmingham, Ala.....	18
Chicago, Illa.....	17
San Francisco, Cal.....	15
Boston, Mass.....	14
Springfield, Mass.....	14
Columbus, Ohio.....	14
Norman, Okla.....	14
Denver, Colo.....	13
Springfield, Mo.....	12
El Reno, Okla.....	12
Cushing, Okla.....	11
Washington, D. C.....	10
Chickasha, Okla.....	10
Akron, Ohio.....	8
Little Rock, Ark.....	8
Lansing, Mich.....	8
Duluth, Minn.....	8
Des Moines, Iowa.....	7
Baltimore, Md.....	7
New Orleans, La.....	6
San Antonio, Texas.....	6
Dallas, Tex.....	6
Cincinnati, Ohio.....	4
Wichita, Kans.....	3
Louisville, Ky.....	3
Sioux City, Iowa.....	3
Atlanta, Ga.....	3
Fort Worth, Tex.....	2
Huntington, W. Va.....	2
Milwaukee, Wis.....	2
Montgomery, Ala.....	2
Los Angeles, Cal.....	2
Toledo, Ohio.....	2
St. Paul, Minn.....	1
Worcester, Mass.....	1
Pueblo, Colo.....	1
Waco, Tex.....	1
Fort Worth, Ark.....	1
Enid, Okla.....	1
Austin, Tex.....	0
Beaumont, Tex.....	0
Jackson, Miss.....	0
Helena, Ark.....	0
Shreveport, La.....	0
Bristol, Tenn.....	0
Knoxville, Tenn.....	0
Galveston, Tex.....	0
Cheyenne, Wyo.....	0
Battle Creek, Mich.....	0
Topeka, Kans.....	0



# Getting Quicker Remittances

**N**ATURALLY the sight availability and proven accuracy of Elliott-Fisher-made records are a big advantage to the credit man.

The big fact, however, is that the Elliott-Fisher machine completes all operations at the one time and proves the work as it is done. This means that itemized statements can always be mailed ON THE FIRST.

As every credit man knows, the first statement to reach a customer is usually the first one paid.

Let us refer you to an Elliott-Fisher user.

ELLIOTT-FISHER COMPANY

Harrisburg, Pa.

Branches in 100 Principal Cities

# Elliott-Fisher

Flat-Bed System of Accounting-Bookkeeping-Billing-Recording

### CONGRATULATIONS

The National Association of Credit Men (Wholesale) held their twenty-fifth annual convention at Atlantic City, June 1st-5th. We extend to our Wholesale friends and Mr. Tregoe our congratulations upon reaching this milestone of their career. From a handful of members to 31,500 is a great achievement.

The N. A. C. M. have become a great power in the commercial life of America.

Each member has received a copy of the "Bad Check Plan," as developed by the committee, composed of Mr. E. W. Nelson, Lincoln; Mr. A. D. McMullen, Oklahoma City; Mr. L. M. Michaels, Pittsburgh, Pa.

Since this notice was sent out the National Office has been deluged with reports of check operators, showing the members appreciate the "service" and that there is a great need for work of this kind.

We feel the publicity this plan has received from the daily press and trade journals will in itself have a great moral effect upon the criminals who have been so annoying to retail merchants.

This is one of the many things this Association can and will do, as we grow; so help us to greater efforts by securing a new member.

### OFFICIAL NOTICES

Please send all suggestions for changes in the "By-Laws" to Chairman E. W. Nelson, of Rudge & Guenzel, Lincoln, Neb., at once.

Please send samples of all office forms—bills, statements, letters, inserts, folders, etc.—to R. H. Poindexter, of D. Loveman, Berger & Teitlebaum, Nashville, Tenn.

Please send your hotel reservation to D. J. Woodlock, Executive Secretary.

### ABOUT HOTEL RESERVATIONS FOR THE CONVENTION

It is important that every member desiring to attend the National Convention, advise the Executive Secretary, at once, giving date of arrival, what kind of room desired, etc.

Don't cause our friends in Detroit additional trouble by wanting "last minute reservations"—get them in now.

### COME TO THE CONVENTION

Don't always be asking yourself regarding your trade association, "What has it ever done for me"? Ask rather, "What have I ever done for the Association"? Here is a chance to do something by coming to the Convention.

Every business needs system to make it run smoothly, but don't let system reach a point where it becomes nothing but red tape. Red tape is system gone to seed. Come to the Convention and learn new methods.

Every customer is supposed to be honest until he is proved to be otherwise; but that is not sufficient excuse for the Credit Man. The Convention will give you some new angles to judge people by.

Guessing may be the best way of picking the winning number in a lottery, but guesswork has no place in the business world today—especially credits. Come to the Convention and find out the SURE way of handling these matters.

### SOME GOOD ADVICE

By F. W. Cook, Manager Wells Commercial Service, Alliance, Ohio.

THE LORD LOVETH A CHEERFUL LOSER—is the apparent belief of some business men. If they get "nicked" by a rogue with a raised or counterfeit check, or hit with a bad account, they never squeal. Oh, my! no. They just "lay low," and seem to get quiet enjoyment out of seeing the same joke played on a neighbor.

Co-operation and protection are idle words to them. Let every fellow look out for himself, is their slogan.

What would you think of a man who inadvertently stepped on a man-hole, tilted the lid, skinned his shins, and instead of replacing the cover or putting up a danger signal to warn the unsuspecting pedestrian coming up behind, preferred to stand on the curb and let the other fellow get a drop?

Our pussy-footer put on the soft pedal for a little snoop down Main Street the other day. In thirty minutes he learned of five more merchants who had recently cashed—for strangers—counterfeit checks, and another who had cashed a raised check. Did these men give publicity to their experiences? THEY DID NOT.

In cases of this kind, if a hurry up call should be sent into this office, we could grab the telephones and warn most of the merchants on the street to be on their guard. It might be too late to prevent other losses, but it seems to us that it would in time have the effect of educating men that cashing checks for strangers is a risky business. Publicity of this sort would surely make it more difficult for bad check operators to work. The banks, post-offices and express agents do not cash checks for strangers without rigid identification. WHY SHOULD YOU DO IT?

Another thing, merchants—even members of this organization—are accumulating on their books bad and slow pay accounts, and are not reporting the pay-habits of these debtors to this office, so that we may give the alarm to other subscribers. The only way on earth that bad credit risks can be eliminated is by the full and voluntary interchange of ledger experiences among merchants who are willing to co-operate with each other for the benefit of all.

WHEN THE TIDE GOES OUT—as it surely will—how will it be with your accounts receivable? Will they be stranded on the sandy shores, or will they drift out to sea, and shipwreck?

Why wait for a receding tide? Why not throw out a life-line RIGHT NOW, while the waves are rolling high? First thing you know the ship's officer will cry: "A debtor overboard!" and the time, labor and cost of rescue—if rescue is at all possible—will be so big it will cause your business boat to shudder from stem to stern.

Besides, there might be a stampede on deck and in the cabins below that would capsize the whole creaking craft.

Better collect your claims while the waters are comparatively calm. Don't wait for the storm to crash and dash your credit cargo on the rock of ruin.

### CAN ANYONE GIVE US ADDRESS

Major or Mr. L. W. DeMotte, formerly of Atlanta and Decatur, Ga.; Camp Gordon, Ga., with the rank of captain; more recently reported to be living at No. 209 Duke St., Alexandria, Va.

RHODES-WOOD FURNITURE CO., Atlanta, Ga.

## TWELVE HINTS FOR CREDIT MEN

By WM. LOEWI

1. Be affable. Though hard at times, learn to discard the grouch.
2. Be dignified. Affability without dignity is liable to put you, instead of the applicant, on the defensive.
3. Get references and then investigate before extending credit.
4. Be positive as to terms. Impress them thoroughly upon the applicant, and then hold to it.
5. Don't let your customer decide when to pay your bill. That's your prerogative.
6. Have the courage to say "No." Don't camouflage. You may think you're getting away with it, but others are just as smart as you.
7. Don't put a shaky account on your books and then worry because you can't collect, and thus lessen your efficiency to properly handle new and good accounts.
8. Don't mis-educate your customer by saying "Yes" so quickly that he will fail to appreciate the fact that you consider him worthy of credit. Anything procured easily is hardly ever appreciated. You may lose some business, but in the end business will be better off and you will have less "slow pays" and hence a sounder economic condition which will, in the end, benefit you and all others.
9. Help to eliminate the unworthy by replying promptly to the central bureau to all requests for information.
10. Keep a record of the bank where your customer does business. You don't know when you or some of your brother merchants may need that information.
11. Consider most carefully your collection medium. Though you may collect a somewhat larger percentage of doubtful accounts by the old collection means of force, bluff and methods apparently blackmail, you will never know to just what extent these methods are injuring your trade.
12. Never relax your efforts to bring in old balances, even though charged to profit and loss. Take them up periodically. The ability of people to pay changes and, if properly approached, many an old-standing account will be brought to collection.

## THE FREE LANCE

Selfishness is self-destructive. It defeats its own purpose. The credit manager who, under the delusion that he is a "free lance," refuses to co-operate with other credit managers with a view of preventing as much as possible the annual "bad debt loss," and also with a view of saving and conserving as much as possible in all cases of involved estates, pursues a selfish and short-sighted policy which is never wholly successful. In isolated cases he will "put it over" and get more than his just share of the assets. In others, if the creditors pay him in his own coin, he gets nothing. It happens, however, that organized and co-operating credit men usually are magnanimous enough to allow such a "free lance" to participate in the adjustment. But in the end he is ignored to such an extent that by failure to receive notice of pending settlements, and by being left out, his losses more than offset any seeming gain in the few cases where he collects more than his fellows.—New York Bulletin.



FRANK J. DICKS

Mr. Frank J. Dicks, for many years credit manager and assistant superintendent of the Browning-King Co. St. Louis store, has accepted the position of credit manager of the Mandel Bros., Chicago, succeeding Mr. L. S. Crowder, who has been advanced to general office manager.

Mr. Dicks, although coming from a specialty store, is thoroughly familiar with department store work, having been for a number of years with the William Barr Dry Goods Company of St. Louis, of which his father was treasurer. He worked his way up from bundle wrapper through all departments—authorizing, bookkeeping, auditing, and finally to credit manager.

He is a strong advocate of the National Association, having been a member almost from the beginning of this organization and serving two years on the Board of Council. He was at one time the only member of the National Association in St. Louis and later President of the St. Louis local, and during Mr. Blandford's administration State Membership Chairman.

The members of the St. Louis local association are very sorry to lose him, but are pleased to know he will be in such an important position, and congratulate the Chicago local association upon adding to their ranks so strong an advocate of co-operation among credit men.

## FROM SAN FRANCISCO

Mr. David J. Woodlock, Secretary,  
The Retail Credit Men's National Association,  
Dear Mr. Woodlock:

On page 24 of the April issue of THE CREDIT WORLD you reprint from the local paper *Credit Echos*, an article, entitled "Who Should Pay Credit Man's Expenses?" by R. S. Morris, of Albert S. Samuels Company, Los Angeles. Everything is correct except the name of the city. We are proud to claim Mr. Morris as a member of the San Francisco Association, and we want credit for the article. San Francisco don't break into national print very often, and we cannot afford to lose an opportunity.

Yours very truly,  
L. R. TUCKER, Secretary.

NOTE—The editor offers his apologies to Mr. Morris and the San Francisco local association.

# THE HICKOX SYSTEM

BESSEMER BLDG.

PITTSBURGH, PA.



## COLLECTS

PROFIT AND LOSS ACCOUNTS, ANYWHERE, FOR 50 PER CENT

*No other charges*

5,000 References  
12 Years in Business



Members  
Retail Credit Men's Association  
Pittsburgh Association of Credit Men

### TULSA STARTS EARLY IN GIVING CITIZENS A CREDIT EDUCATION

In Tulsa, the saying "never too old to learn" has been altered to read "never too young to learn" about retail credit; the advantages of its use and the penalties of its abuse. Since they first learned what could be accomplished by organized effort, retail credit men and the merchants who employ them, throughout the country have realized the deplorable lack of instruction in the public schools of America on this subject. No immediate remedy, however, was offered and practically nothing has been done to bring about a change. It remained for W. H. Peck, Credit Manager of the Field Stationery Company, and Chairman of the Publicity Committee (better known as the "Stunt" committee) of the Credit Men's organization in Tulsa to devise a plan whereby the subject of Retail Credit could be brought before students of the Tulsa ward and high schools.

In most cities of any size a school paper is published, and is read by practically all of the students and many of the parents. "Tulsa School Life" is published weekly by students of the Central High School in Tulsa, and space is devoted to the various other schools in the city. The plan was to publish in this paper a series of articles pertaining to Retail Credit, articles holding forth a moral, planting in the mind of the reader a desire to use but not abuse personal credit, but still articles holding forth a note of human interest.

In order that these articles should be read and a lesson gained by the reader it was necessary to offer some special inducement, so five prizes were

offered for the five best letters answering a series of five questions which were to be published at the end of the contest. The prizes were not expensive, but they were desirable enough to create a spirit of rivalry among the students and to attract their interest. The contest was staged on the verge of graduation preparations and with summer vacations in the immediate foreground, so that it was necessary to make all of the articles brief. We see in this event, however, the opportunity for the opening of a nation-wide campaign to introduce retail credit education into the schools of America. A knowledge of the value of credit is more imperative than a knowledge of the value of money.

### FROM THE HOOVER SUCTION SWEEPER CO.

A man with several fictitious names has, for the past few months, been calling on Hoover dealers and representing that he was previously employed by us, and thereby secures a position as salesman.

He gets hold of all the Hoover Sweepers he can, sells them, puts the money, part payment or full settlement, in his pocket, and within a few days disappears.

He has used the following names in his recent operations: J. M. Howard, J. W. Boise, J. F. French, J. M. Clarke, J. R. Barker, and W. M. Lighlsey, apparently changing his name with each new operation.

Height, about 5 feet 6 inches; weight, about 160 pounds; about 30 years of age, smooth face, black eyes and hair; is a fast and profuse talker with a Jewish brogue. He dresses well.

**This girl is one of thousands who are making Credit Authorization instant, accurate and two-thirds less expensive on**

## Acme Visible Records



*Actual photograph of Chicago Dept. Store, where Acme Visible Equipment puts 96,000 names at the credit clerk's finger-tips.*

Credit men now know what Visualization means in customer-service-and-satisfaction. They know that delays are ended, mistakes avoided, and authorizing costs reduced two-thirds by the introduction of this *logical* method.

And so... it becomes a matter of selection, of choice. There Acme wins out. Since credit men have realized that present business demands, and is everywhere adopting the Visualized principle of putting facts IN SIGHT, comparisons have assumed vital importance.

The many points of Acme leadership... the permanence of its reinforced construction; the patented full-pivot hinge, that, alone in Acme, permits any card to be written on both sides, with equal ease; the efficient color signal systems specially devised for every need... create a preference for Acme Visible Records based on sound business judgment. To every credit man in the country, our booklet, "Greater Speed and Accuracy" carries a compelling, important message. The coupon will bring it.

### Acme Card System Co.

6 N. Michigan Ave., CHICAGO, ILL.

Offices in All Principal Cities

European Distributors

LAMSON PARAGON SUPPLY CO., Ltd.

London, England

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### COUPON

Acme Card System Company  
4 N. Michigan Ave., Chicago, Ill.

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and Record Keeping to:

Firm \_\_\_\_\_

Address \_\_\_\_\_ 11198

Individual \_\_\_\_\_





FRANKLIN BLACKSTONE

April 8, 1920, marked the twenty-ninth anniversary of Franklin Blackstone's connection with Joseph Horne Company.

Coming into the store only to fill a temporary position in the Credit Department, Mr. Blackstone found conditions so congenial that he remained for five years in this department, then, upon his request, was transferred to the Book-keeping Department. After serving one year in this department, he was again transferred to the Credit Department as Assistant Credit man. He was the nucleus of an organization that has experienced fewer changes in personnel than any department in the store.

In 1898, when the United States entered the war with Spain, he enlisted as a Private, later he was made a Sergeant. At the conclusion of the war, he became active in the Pennsylvania National Guard. When elected Captain of the 14th Regiment, P. N. G., the company had the lowest rating in the State, and within a year through his efforts this same company was rated third. He was assisted in this by Lieutenants Farrar and Barr and several members of the 1898 company.

He successfully filled every rank in the regiment, retiring in 1912 as Colonel of Infantry.

In 1912 he succeeded Mr. H. P. Donner as Credit Manager, and since that time has done much to improve Credit relations, forms and systems.

Several years ago he organized the Retail Credit Men's Association of Pittsburgh, which now has a membership of 275 members. He was elected the first president of the association, and last year at the convention in St. Paul was elected President of the Retail Credit Men's National Association.

During the past year he has visited New York, Baltimore, Washington, Chicago, St. Louis, St. Paul and Youngstown and has spoken on retail credit subjects to large audiences in each of those cities. His lecture on the subject "The Retail Credit Man as a Business Builder" has been designated as a masterpiece by retail credit men of national reputation.

In 1917 he was commissioned Colonel of the Third Regiment, Pennsylvania Reserve Militia, which organization replaced the National Guard when it was mustered into the Federal Service. During the summer and fall of 1917 he was military instructor on the faculty of Duquesne Uni-

versity. He was at the same time a member of the Committee of Public Safety of Allegheny County.

Late in the Summer of 1918 he resigned as Colonel of the P. R. M. to accept a commission as Major of Infantry in the U. S. Army. He was sent to Camp Dix and remained there until the signing of the Armistice.

Returning home, he was again commissioned Colonel of the Third Regiment P. R. M. He is still serving this commission but will retire from the State service as soon as the Pennsylvania National Guard is reorganized.

Mr. Blackstone is a member of the Sons of the American Revolution, the United Spanish War Veterans, the Masonic Order, Knights Templar and the Mystic Shrine.

He is an ex-president of our Association of Men Employees, and has always been one of its ardent supporters.

Mr. and Mrs. Blackstone make their home at Ingomar, on the Harmony route.

### WHY?

In each copy of the May issue of the "Credit World" was an application blank. We had this printed on a perforated page, so it could be torn out from the book, and we asked each member to make an effort to get at least ONE new member. How many of these blanks do you think were returned? NOT ONE.

This is not very encouraging for your officers, who had put that blank there to make it easy for you to have the proper form. Only for the Local Associations rallied to this call and sent in about 500 new members, we would have felt very blue about it.

Now, don't say "Why, it's Woodlock's job to get new members, not mine." That is not the proper spirit. In the first place, it's a physical impossibility for the Executive Secretary to cover the entire ground, and, in the second, the only way to make this or any organization successful is for every member to help in the up-building.

You all believe in the possibilities of this Association. Then let us preach it from the housetops.

You all realize that a membership of 10,000 means more to each of us than a membership of 5000. Then let us each go out and get a new member and make it 10,000.

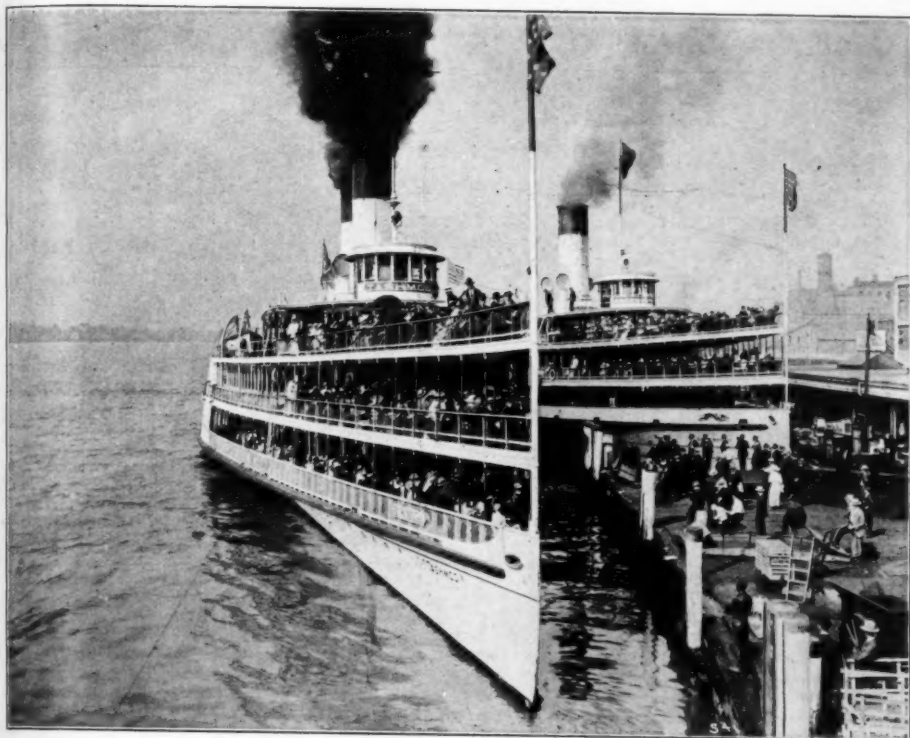
This is not an organization for the benefit of any one man, or any one group of men; it is for each and every one of you. The greater our membership the more co-operation and larger field. Remember, every undesirable account that is closed, every bad check operator who is caught, every credit seeker who has been taught the necessity of prompt payments is one less obstacle removed from your path, and the path of every other credit man.

The old order was: "When I find them bad I shove them on to my competitor." But, you soon find he sends back just as many as you give; so let's get the spirit which should actuate every member of this Association. Eliminate the undesirable, not by sending him to some other merchant, but by warning every other merchant to beware.

Competition is the life of trade, but it is death to the credit man.

There is another application blank printed in this issue, page 34. I wonder how many will be returned.

D. J. WOODLOCK.



Nothing like a steamer excursion on the Great Lakes for rest and recreation

## DETROIT CONVENTION—AUG. 10-11-12-13

**P**RESIDENT FRANKLIN BLACKSTONE has about completed the program for our convention at Detroit, August 10-11-12-13, and he guarantees there will be "something doing every minute"—something to see, hear, learn.

You will go home filled with new ideas. You will hear discussed every angle of retail credit granting; meet men from every state and learn how they take care of the problems that are annoying you.

Arrange to get away that week and send your reservation for hotel to the National Office at once.

**ATTENTION MEMBERS:**

We publish our Constitution and By-Laws in this issue so you may read them, and, if you know of any correction, amendment or addition, communicate at once with Mr. E. W. Nelson, Lincoln, Nebr., Chairman of By-Laws Committee, so same can be acted upon at our Convention.

## CONSTITUTION AND BY-LAWS OF THE RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

### CONSTITUTION

#### ARTICLE 1—NAME.

This organization shall be known as the RETAIL CREDIT MEN'S NATIONAL ASSOCIATION.

#### ARTICLE 2—OBJECTS.

SECTION 1. The object of this Association shall be to organize Retail Credit Men and Local Associations of Retail Credit Men throughout America into one National body.

SEC. 2. To bring its members into closer relationship for the purposes of interchanging ideas and rendering mutual assistance.

SEC. 3. To disseminate at regular and frequent intervals literature bearing on the subject of retail credits, and the fullest interchange of all credit information between all its members, individual or organized.

SEC. 4. To concentrate effort and thereby have at command a more powerful influence in matters of legislation and law enforcements and to perform such other kindred lines of work as the members of this Association may determine upon in the manner hereinafter described.

#### ARTICLE 3—MEMBERSHIP.

SECTION 1. (a) The membership of this Association shall consist of firms, corporations, or individuals engaged in any legitimate lines of retail business, by whom credit is extended, rating bureaus holding memberships in local retail credit Associations, and affiliated Associations of retail credit men. An "Affiliated Association" is a local retail credit association where-in every regular member is a member, in good standing, of this National Association.

(b) Membership shall be divided into two classes, viz.: Individual and Organized.

SEC. 2. (a) Individual membership shall consist of credit men or firms, corporations, or individuals engaged in any legitimate lines of retail business where credit is given, and rating bureaus, as hereinafore provided, who may join the Association directly. In cities where there is an organized membership, such individual applications shall be referred to the Local Association for approval.

(b) Any individual member more than sixty days in arrears for dues shall cease to be a member of this Association, providing he has been notified at least twice by the Secretary, in writing, of the non-payment of dues.

SEC. 3. (a) Organized membership shall consist of those who are members of affiliated Associations.

(b) Any affiliated Association more than sixty days in arrears for dues to this organization shall be reported by the Secretary to the Board of

Directors for such action as it may deem proper, and may be dropped from membership by said Board. In the event of a portion of the membership of an affiliated Association being sixty days in arrears for dues, such members shall cease to be members of this Association, providing the local Association of which they are members, has been notified at least twice by the Secretary of the non-payment of dues.

(c) Upon the payment of dues by a local Association and in compliance with Section 1 a, Article 3, as herein provided, there shall be issued to such Association a certificate, signed by the President, Secretary and Treasurer, setting forth that said Association is an affiliated Association or branch of the Retail Credit Men's National Association and accepts such certificate subject to the Constitution and By-Laws of the Retail Credit Men's National Association. No Association shall withdraw from the Retail Credit Men's National Association during the year for which all or part of the dues are paid, except by the consent of the Board of Directors of the Retail Credit Men's National Association.

SEC. 4. Any officer, member or affiliated Association may be suspended, expelled, or otherwise disciplined, for failure to co-operate, or other cause, provided such officer, member or affiliated Association has been served with a written notice of the charges preferred against him or it, at least fifteen days before the hearing thereon. Such hearing shall be before the Board of Directors, and such officer, member or affiliated Association shall have the right to be heard thereon. The action of such Board of Directors shall be final.

#### ARTICLE 4—ANNUAL DUES.

SECTION 1. For individual membership, \$5.00, payable annually in advance.

SEC. 2. For organized membership, \$3.00, for every member on the roll of an affiliated Association, which shall be paid annually in advance.

#### ARTICLE 5—ANNUAL MEETINGS.

No annual meeting of the Association shall be held, but in the place and stead thereof an Annual Convention will be held, which convention shall have and exercise all the powers of an annual meeting. Such Annual Convention shall be held at a time and place to be selected by the Board of Directors at least six months in advance of such Convention.

#### ARTICLE 6—REPRESENTATION.

SECTION 1. Each affiliated Association shall be entitled to one delegate for each ten members or major fraction thereof, and each delegate

shall cast a vote on any roll call for each member which he represents. A delegate unable to attend a Convention may give his proxy to any other member of his local Association, or an affiliated Association may give its proxy, signed by the President and Secretary thereof, to any individual or individuals, members of their Association, but not in number to exceed the delegates as provided for in this section.

SEC. 2. Individual members may be represented at all conventions of the Association, either in person or by proxy. All proxies shall be in writing and must be filed with the Secretary at or previous to the time of meeting. All proxies must be held by a member residing in the same or adjoining state as the maker thereof.

SEC. 3. No member shall be entitled to vote at any of the Conventions of this Association, either in person or by proxy, unless said member has paid all dues standing against him at the time he offers to vote.

SEC. 4. No salaried officer or employee of this Association shall have the right to hold a proxy.

#### ARTICLE 7—OFFICERS AND BOARD.

SECTION 1. (a) The officers of the Association shall be a President, a First Vice-President, a Second Vice-President, a Secretary and a Treasurer.

(b) Officers (other than the Secretary and the Treasurer) shall be elected at the Annual Convention for a term of one year from and after the date of their election or until their successors are elected and qualified.

(c) All officers shall serve without compensation except the Secretary and Treasurer, whose salary shall be fixed by the Board of Directors.

SEC. 2. (a) The Board of Directors shall be composed of twelve members in addition to the President, the First Vice-President, the Second Vice-President, the Secretary and the Treasurer.

The retiring President of the Association shall also be a member of the Board of Directors for one year immediately following the expiration of his presidential term.

The one year Directors provided for in Section 3 of Article 7 shall also be members of said Board of Directors.

(b) At annual Conventions, four directors shall be elected for a term of three years from and after the date of their election, or until their successors are elected and qualified. A Director, or Directors, shall be elected during the same Convention to fill any vacancy, or vacancies, which may exist on the Board of Directors; also to fill any one year terms which may occur on account of the membership exceeding three thousand members, as especially provided in Section 3 of Article 7. No person who has served a full term as Director shall be eligible to election as a Director at the annual Convention occurring at the close of his said term. Not more than three members who are not actively engaged in any line of retail business by whom credit is extended shall be eligible to serve as a member of the Board of Directors. This does not include the officers of this Association.

(c) Vacancies occurring upon the Board of Directors during the period of any annual Convention of the Association, occasioned by the election of a member of the Board to another office, or for any other cause, shall be filled at the same annual Convention by election in the usual manner provided.

(d) The Vice-Presidents, in the absence of the President, shall in their order, perform the duties of and have the same authority as the President.

(e) All vacancies occurring among the officers or upon the Board of Directors shall be filled by the Board of Directors pro tempore to serve until the next annual Convention, and such appointees on the Board shall be from the State in which the vacancy occurs. At the next annual Convention such vacancy on the Board shall be filled for the unexpired term in the regular manner provided.

(f) The Secretary and Treasurer shall give a bond for the faithful discharge of their duties, in a sum, and with such sureties as required by the Board of Directors; such bonds to be placed in the custody of the President of this Organization; and shall each receive for their services the sum of \$1.00 per annum, or more, at the discretion of the Board.

SEC. 3. When the membership of the Association reaches three thousand, the Board of Directors shall be enlarged from year to year by the election of one additional Director for each thousand members or major fraction thereof, in excess of the above basis. Such additional Directors shall be elected to serve for one year.

#### ARTICLE 8—MANNER OF ELECTIONS.

SECTION 1. (a) All officers (the Secretary and the Treasurer alone excepted), and members of the Board of Directors, shall be elected by secret ballot at the annual Convention.

(b) The Secretary and the Treasurer shall be elected by the Board of Directors at the first meeting of the Board immediately following the annual Convention, for one year, or until their successors shall be elected and qualified, and such election may be made from the existing Directorate (thereby creating a vacancy or vacancies upon the Board) or otherwise, at the discretion of the Board. The offices of the Secretary and Treasurer, respectively, may be filled by one person at the discretion of the Board.

(c) At the 1918 Annual Convention and thereafter, no one city or affiliated Association shall be entitled to more than one officer or director to serve upon the Board; excepting only that any one city or affiliated Association may be represented by one Director in addition to either the President, a Vice-President, the retiring President, the Secretary or the Treasurer of this Association.

SEC. 2. (a) Nominations for officers and directors (the offices of Secretary and Treasurer alone excepted) shall be made at the business sessions next preceding the session at which the election is held, and no nominations shall be made at the election session except by unanimous consent.

(b) The candidates receiving the highest number of votes in the order of their eligibility shall be declared elected to fill existing vacancies and the same order shall determine their length of service, excepting only in the case of a special election to fill a particular vacancy for an unexpired term.

#### ARTICLE 9—APPLICATION FOR MEMBERSHIP.

SECTION 1. (a) All applications for organized membership must be made to the Secretary in writing.



(b) Applications for individual membership shall be made on the regular application blank of the Association, signed by the applicant and accompanied by the first annual dues, which will be returned in case the application is refused.

(c) Membership in this organization will not be recognized, nor service extended, prior to the payment of the first annual dues.

SEC. 2. The Secretary shall be empowered to accept applications for membership, except from individuals in cities where there is an organized membership, in which case such application shall be referred to the local Association for approval. Applications that the Secretary deems undesirable shall be referred to the Board of Directors for their action.

SEC. 3. Immediately upon acceptance of each application for individual membership, a certificate of membership, signed by the President and countersigned by the Secretary shall be issued and annually thereafter upon receipt of renewal dues.

#### ARTICLE 10—QUORUM.

SECTION 1. (a) One-third of all the members of this Association in attendance in person or by proxy at the annual Convention, constitute a quorum for the transaction of business.

(b) A majority of the members of the Board of Directors, either in person or by proxy, shall constitute a quorum for the transaction of business; it being required, however, that not less than five directors must be present in person.

(c) A majority of the members of each Committee, either in person or by proxy, shall constitute a quorum for their respective committees.

#### ARTICLE 11—AMENDMENTS.

SECTION 1. Alterations, additions or amend-

ments to the Constitution or By-Laws may be made at any regular Annual Convention, provided that notice of such alterations, additions or amendments is filed with the Secretary, and such notice presented by him to the membership represented thereat, at least one day before action is taken thereon. Alterations, additions and amendments shall be adopted by a vote of two-thirds of the membership represented at such Convention.

#### ARTICLE 12—USE OF NAME.

SECTION 1. No member other than the elected officers, shall be authorized to sign the name of the Association in any correspondence. Every officer using the name of the Association shall affix the title of this office to his signature. It is, however, recommended that every member note on his stationery the fact that he is a member of the Association.

#### ARTICLE 13—STANDING COMMITTEES.

The Standing Committees shall be:

- (a) Legislative.
- (b) Bankruptcy.
- (c) Adjustment Bureau.
- (d) Membership.
- (e) Mercantile Agencies.
- (f) Credit Literature.
- (g) Credit Department Methods.
- (h) Credit Co-Operation.

These Committees shall be appointed by the President as soon as possible after the annual Convention.

#### ARTICLE 14—CENTRAL OFFICE.

The Central Office of the Association may be located in such city as the Board of Directors shall decide.

### BY-LAWS

#### ARTICLE 1—PRESIDENT.

SECTION 1. (a) The President shall preside at the Annual Conventions of the Association and all meetings of the Board of Directors held during his term of office and be chief executive officer, exercising a general supervision over the interests and welfare of the Association. He shall have the power to appoint the Standing Committees and to fill the vacancies occurring upon such Committees.

(b) The President shall appoint all Committees growing out of the business transacted by the Board and fill vacancies occurring upon such Committees, unless otherwise provided. He shall call the regular meetings of the Board of Directors, or special meetings of the Board at his discretion, or upon written request of two-thirds of the members of the Board. He shall have the deciding vote in case of a tie.

SEC. 2. The Vice-Presidents, in the absence of the President, shall, in their order, perform the duties of and have the same authority as the President.

SEC. 3. In the absence of the President and Vice-Presidents, a President pro tempore shall be elected by ballot from the Board of Directors.

#### ARTICLE 2—SECRETARY.

The duties of the Secretary shall be assigned to him from time to time by the Board of Directors. He shall answer all correspondence, may sign all documents issued by the Association, receive all moneys paid to the Association, and shall turn over the same to the Treasurer within thirty days, taking his receipt therefor, and shall

make a report to the annual Convention. He shall be required to make a written request to all affiliated Associations, at least thirty days before the date of the Annual Convention for a complete roster of their respective Associations, and shall give notice to all members, either by letter or in the publication, of the date of each Annual Convention, at least thirty days in advance.

#### ARTICLE 3—TREASURER.

The Treasurer shall receive from the Secretary all funds paid in and shall deposit the same in such banking institution or institutions as may from time to time be approved by the Board of Directors, and shall disburse the same by order of the said Board. His accounts and books shall at all times be open to the inspection of the Board of Directors. He shall make a report to the Association annually or oftener, if required.

#### ARTICLE 4—BOARD OF DIRECTORS.

SECTION 1. The Board of Directors shall manage and control the business of the Association and all appropriation of its funds. They shall have no power, however, to make the Association liable for any debt or debts to an amount which shall exceed the combined sum of cash in the hands of the Secretary or Treasurer, and the amount which may be reasonably be expected to become due the Association during the current fiscal year from any source deemed fully responsible by the majority of the Board and not otherwise appropriated.

SEC. 2. The Board may instruct the President to appoint such committees as occasion may re-



quire and as it may deem proper for the carrying out of the objects of the Association.

SEC. 3. The Board of Directors shall cause the books of the Secretary and Treasurer to be audited each year immediately before the Annual Convention. Such audit to be made by a properly qualified accountant, not a member of the Association. Such an audit may be ordered at any other time, if in the judgment of the Directors, occasion requires.

SEC. 4. A Semi-Annual meeting of the Board of Directors shall be held on the third Monday of February, of each year, unless the Board shall, by a majority mail ballot, decide not to hold such meeting.

SEC. 5. At the first meeting of the newly elected Board of Directors, which shall be held immediately after the adjournment of the Convention, an Executive Committee of five members shall be elected by ballot, who shall have authority to meet and handle any special or emergency business arising between Convention sessions, when so authorized by an affirmative referendum vote of at least two-thirds of the members of the Board. Any action taken by this Executive Committee shall be reported to the entire membership of the Board. The President and First Vice-President shall be members of this Committee.

#### ARTICLE 5—STANDING COMMITTEES.

SECTION 1. The Standing Committees shall consider such matters as are pertinent to their special objects and shall suggest to the Board of Directors for their approval such line of action as may seem wise. Each standing committee shall consist of five members, with the exception of the Legislative (Active and Advisory) and Membership Committees.

SEC. 2. The Legislative Committee shall consist of two classes of members, Active and Advisory. The Active members shall number three and shall be appointed by the President and may be from the same city or affiliated Association. The Advisory Committee shall consist of one member from each affiliated Association not represented on the Active Committee, and also one from each State represented in the Association in which there is no affiliated Association, or which is not represented on the Active Committee.

#### ARTICLE 6—SALARIED EMPLOYEES.

The President by and with the consent and approval of the Board of Directors, shall authorize the employment of such salaried employees as the Board may direct.

#### ARTICLE 7—VOUCHER CHECKS.

All voucher checks shall be issued by the Secretary and signed by the President and countersigned by the Treasurer.

#### ARTICLE 8—RULES OF ORDER.

Robert's Rules of Order shall govern all Convention meetings.

#### ARTICLE 9—ASSOCIATION PROPERTY.

The President, the Secretary, the Treasurer and all Chairmen of Committees, standing or otherwise, shall report in writing at the Annual Convention of the Association. All books, documents, reports of officers, and reports of Chairmen of Committees, shall be the property of the Association.

#### ARTICLE 10—AMENDMENTS.

These By-Laws may be amended as provided in Article XI of the Constitution.



## The Credit Office should pass on all "Charges"

"Charge" customers demand quick service. Many credit men, because of lack of proper equipment for giving customers quick service, are forced to allow floor men and salespeople to O. K. "Charges."

The N. C. R. Electric Credit System gives the credit manager complete control of credits and gives the customer quick service.

It will pay credit managers to find out what our up-to-date Electric Credit Systems will do.

The National Cash Register Co.  
Dayton, Ohio

Offices in all the principal cities of the world



### CLEVELAND CHALLENGES OHIO IN OUR MEMBERSHIP DRIVE

"Cleveland will add a National Association member for every new member secured in any other part of Ohio, outside of Cuyahoga County. All applications secured must be forwarded with checks to W. H. Gray, State Chairman, 405 Chamber of Commerce Building, Cleveland."

The Cleveland Association says that this challenge stands until August 10, 1920. It sounds like a real noise in a State wide move, and should prove an incentive for Toledo, Akron, Dayton, Columbus, Cincinnati, and a few others to get busy.

Rumblings from the Cleveland district indicate that other State chairmen must keep moving or there'll be a new pacemaker in the membership race.

### HAVE YOU MET THE DOCTOR?

Dr. —, 7211 Euclid Ave., Cleveland, called at our furniture department several days ago and selected purchases therein to the amount of about nine hundred dollars (\$900.00). He stated that he intended to remove from Cleveland to Beaver Falls, Pa., and that he was buying this furniture for the purpose of furnishing two rooms as boarding quarters. He was accompanied by the proprietress of the apartment house who had, incidentally, loaned him \$20.00 for car fare, etc., from Beaver Falls to Pittsburgh and to carry him over until he had completed arrangements for the cashing of a check at the Pittsburg Bank where he stated twenty-four hundred dollars (\$2400.00) had been sent by his former bank in Cleveland.

The purchases that he made from us were to be held for several days when he would call and make remittance before delivery. As he did not return on the date stipulated (May 22nd), our salesman was suspicious that the transaction was improper, and he went to Beaver Falls and learned that the so-called Doctor had not returned to the apartment house and that the owner had heard nothing from him since she left him in our store on the 19th.

As a matter of indicating his prosperity he stated that he owned fourteen (14) houses on Euclid Avenue, Cleveland. He is about 55 years of age, hair tinged with gray, mustache of the same denomination; he is about 5 feet 6 inches tall and weighs about 135 pounds. He is an intelligent speaker and appeared to be a man of good nature and pleasant disposition and is a slow and careful buyer.

He is either a smooth crook and did not complete his game here, or he has a mental deficiency that our salesman was unable to detect at the time.

There is no such number as the one given, and while there is a physician of the same name as he gives, he is in no way connected. Evidently the idea is to establish credit to cash checks.

### SPECIAL

Stolen American Express orders were cashed May 22, in Muskogee, Okla.; amount \$84.00, payable to Frank Curtis; consignee, Geo. Bakerm, Jackson, Miss.; date, April 30; serial No. B 2115159.

### MEMPHIS HAS ANNUAL ELECTION

The annual election and banquet of the Retail Credit Men's Association of Memphis, Tennessee, was held on Thursday evening, May 6th, when the corridors and banquet hall of the Chisca Hotel, overflowed with guests, came to vote for the officers and directors and listen to the feast of reason and flow of soul that was prepared for the guests.

The voting was held from 6 until 7 o'clock, whereupon the Entertainment Committee, consisting of Mr. A. E. Pipkin, Mrs. F. W. Dortch, Miss Olive Schloss and Mr. Enoch Walton ushered the guests into the banquet hall. Here was a truly engaging spectacle—baskets of May flowers everywhere, with palms and cut flowers banking the stage and every available nook and cranny. The ladies, present in large numbers, added to the beauty and animation of the scene. There was a seven-course banquet served, interspersed with music and song, and the graver matters of the President's and Secretary's reports. The President, Mr. G. A. Lawo, reviewed in his report the work of the association the past year, and expressed his sense of gratitude to his associates in guiding the affairs of the association to its present splendid status. Secretary Liberman also had an excellent report to make regarding the affairs of the association. When it came to announcing the successful candidates, a great deal of amusement was created through the original methods introduced by Toastmaster C. M. Bryan, who announced from time to time what "precincts" had been heard from, finally winding up with original responses given by the toastmaster himself, also by Judge Israel Peres, who each impersonated the successful candidates, giving the responses with irresistible humor and appeal.

The vote showed the following officers re-elected: President, G. A. Lawo, John Gerber Co.; Vice-President, A. L. Hach, J. Goldsmith & Sons Co.; Second Vice-President, H. B. Everett, physician. Directors: F. D. Cook, The Bootery; Mrs. F. W. Dortch, Underwood Typewriter Co.; D. C. Gaut, Union & Planters Bank & Trust Co.; Alf. Goldschmid, 638 Tire & Vulcanizing Co.; Louis G. Kiersky, B. Lowenstein & Bros.; F. O. Wagner, Geo. T. Brodnax, Inc.; Roy Williams, E. A. Guilfoyle & Co.

### SOUTHERN CALIFORNIA

"We Get  
the Coin"



"We  
Pay"

**H. G. BITTLESTON**  
Law and Collection Agency, Inc.

426 South Spring Street  
LOS ANGELES

## PRESIDENT BLACKSTONE CONGRATULATES CALIFORNIA ON SUCCESS OF STATE CONFERENCE

**N**O one is more pleased than I am to learn that your State Conference, the first of the kind ever held by Retail Credit Men, was a success and that you have thereby made a progressive advancement in retail credit co-operation. It is timely that I should express the sentiment that it is highly appropriate that California should have developed the idea of a State Conference and be the first to initiate a movement of this kind in a manner befitting the position that it has always held in the history and the councils of our Association. It is an exemplification of part of our slogan for 1920—"Good Service." To you who assisted in this service, I cordially tender the thanks, appreciation, compliments and congratulations of the Officers of the Retail Credit Men's National Association.

It is apropos that this communication should be issued to you through the columns of our National publication, *The Credit World*.

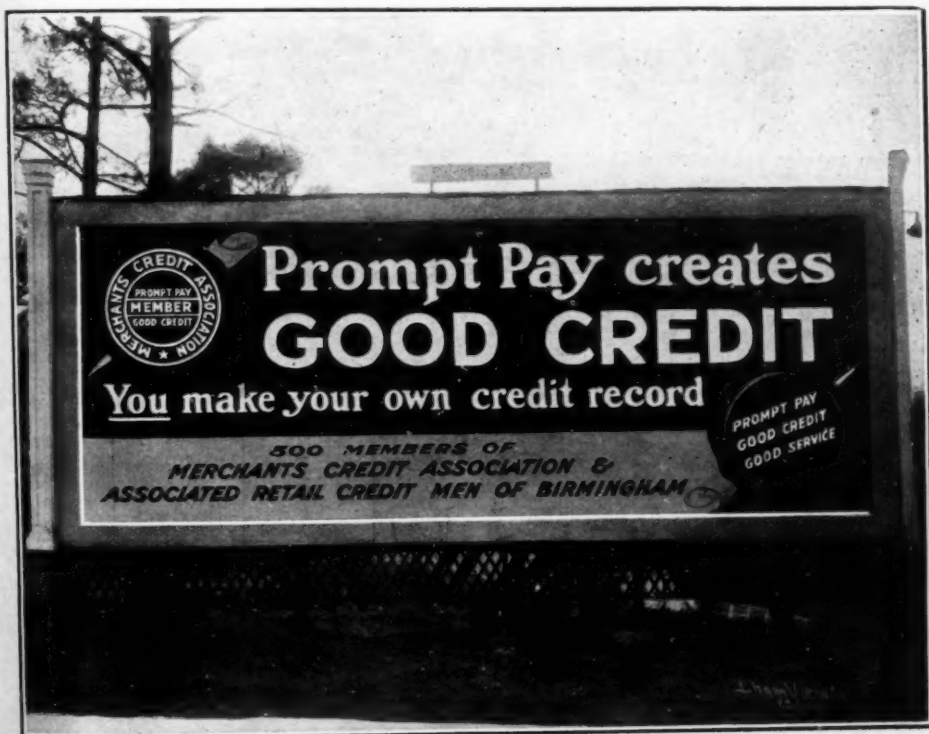
Yours very truly,

FRANKLIN BLACKSTONE, President.

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BIRMINGHAM, ALA., HAS FOUR OF THESE SIGN BOARDS IN USE DURING THEIR "PAY YOUR BILLS PROMPTLY" CAMPAIGN

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## RETAIL CREDIT MEN OF CALIFORNIA



## THE FIRST STATE CONFERENCE

For the first time in the history of our association, a State Conference of Credit Men was held in Los Angeles, Calif., on May 21-22.

It was an unqualified success, probably 250 being present at the opening session. They represented all sections of the State, and at the banquet, on Saturday evening, 343 were in attendance.

The business sessions were held in the auditorium of the Broadway Department Store, and the banquet in the ball room of the Alexandra Hotel.

It was decided to hold the next Conference in San Francisco. National Director H. Victor Wright called the meeting to order, and the address of welcome was delivered by J. W. Lewis, Assistant Cashier of the Union Bank & Trust Co., who is President of the Associated Retail Credit Men of Los Angeles. Other addresses were made by W. W. Weir, Credit Manager of Hamburgers, Los Angeles; Frank W. Block, President of Wholesale Association of Credit Men, and Edw. J. Dollard, President Associated Retail Credit Men of San Francisco.

Many interesting subjects, such as "The Taking of an Application," "Means of Securing Credit Information," "Credit Rating Bureaus," "Adjustments," "Publicity in Connection with Pay Promptly Campaigns," etc., were taken up during the meeting, and everyone attending went away feeling he and she has added to their Credit knowledge.

The following resolutions were unanimously adopted:

## 1.

## A RESOLUTION RECOMMENDING A CHANGE IN THE PRESENT REGISTERED LETTER RECEIPT.

Whereas, United States Senator Nelson of Minnesota has presented in the United States Senate the following Bill to amend Section 3928 of the Revised Statutes of the United States to read as follows, to-wit:

That a receipt shall be taken upon the delivery of any registered mail matter by the mail carrier making delivery thereof showing the name of the recipient and the address where such matter is delivered and each said receipt shall be returned to the sender and each receipt shall be received in the courts of the United States and all of the States and territories comprised therein as prima facie evidence of such delivery.

And whereas this Bill is of vital importance to every credit grantor and to every member of this conference, now, therefore, be it

Resolved, That every credit organization and individual credit man do everything possible to secure the co-operation of their respective local congressman in the support of this measure.

## 2.

## A RESOLUTION DISAPPROVING THE DIRECT INTER-COMMUNICATION BETWEEN MEMBERS.

Whereas, it is the consensus of this conference that it is unethical and non-cooperative for merchants to obtain information through direct communication with references; therefore be it

Resolved, That it is the consensus of this conference that all members of rating bureaus should obtain all information possible through their bureau sources only.

## 3.

## A RESOLUTION RECOMMENDING AN AMENDMENT OF OUR BAD CHECK LAW.

Whereas, our experience has shown Section 476-A of the Penal Code of the State of California, commonly known as the Bad Check Law, to be inadequate and not properly effective in protecting the merchants of this State, and, whereas, said section now casts the entire burden of proof upon said merchants and not upon the perpetrator of the fraud, now, therefore, be it

Resolved, That the members of this conference use their best efforts to secure an amendment of the present law so as to include a positive declaration that the refusal of said check, draft or order



## HOLD FIRST STATE CONFERENCE



by the drawee because of lack of funds in said bank or credit with said drawee shall be prima facie evidence of an intent on the part of said drawee to defraud the payee or indorsee thereof and of knowledge on the part of said drawee that he had insufficient funds or credit with said drawee at the time said check, draft or order was passed; and be it further

Resolved, That the burden of proof as to said knowledge or the lack of said knowledge of the existence of insufficient funds or credit with the drawee designated in said check, draft or order shall be cast upon said drawee.

## 4.

**A RESOLUTION THANKING THE OFFICERS, DIRECTORS AND MEMBERSHIP OF THE ASSOCIATED RETAIL CREDIT MEN OF LOS ANGELES AND THE RETAIL MERCHANTS' CREDIT ASSOCIATION.**

Whereas, The delegates of the conference assembled have received at the hands of the Los Angeles members of the Associated Retail Credit Men and the Retail Merchants' Credit Association of Los Angeles such thoughtful consideration in the arrangement of the program and have been privileged to enjoy the warm hospitality of Los Angeles and the many extremely pleasant features provided for their entertainment, be it therefore

Resolved, That this conference express its sincere appreciation of those numerous courtesies and that a vote of thanks be offered to the officers, members and various Conference Committees of the Associated Retail Credit Men and the Retail Merchants' Credit Association of Los Angeles; and be it further

Resolved, That the Conference assembled express its cordial appreciation to all of its delegates and guests who have addressed this, its first State Conference, and that the Secretary of the Associated Retail Credit Men of Los Angeles be instructed to convey to each speaker the sin-

cere thanks of this conference for his gracious and helpful courtesy in this respect.

## 5.

**A RESOLUTION THANKING THE BROADWAY DEPARTMENT STORE FOR THE USE OF ITS ASSEMBLY HALL AND THE MANY COURTESIES SHOWN TO THIS CONFERENCE.**

Whereas this Conference has been so capably accommodated with an assembly hall in which to hold its sessions, and whereas it is indebted to the Broadway Department Store for the use of such assembly hall and for the many courtesies and services rendered in connection with said use, now, therefore, be it

Resolved, That this Conference tender its thanks and appreciation to the Broadway Department Store for the many kindnesses, conveniences and courtesies extended to it.

The success of the First State Conference of Credit Men was due to the united efforts of the Los Angeles Committee, composed of: J. W. Lewis, care of Union Bank & Trust Company; L. M. Crosthwaite, care of Barker Brothers; I. S. Levitt, care of Retail Merchants Credit Ass'n; F. M. Couch, care of Blake, Moffitt & Towne; W. W. Miller, care of Bullock's; A. D. Kinne, care of R. G. Dun & Co.; H. Victor Wright, care of Brock & Company; S. E. Edgerton, care of Broadway Department Store; A. L. Lumbard, care of Machin Shirt Company; J. G. Ruple, Jr., care of J. W. Robinson Company.

Copy of the speech of National Director, H. Victor Wright, arrived too late for publication. It will appear in July issue.

**Don't forget—one new member from each present member means 100% increase.**

**Get a new member today.**



## FROM MINNEAPOLIS

Louis E. Miller, 714 1st Avenue North, Minneapolis, Minn., salesman for the Public Drug Company.

The man giving the above name, address, and occupation is described as about 24 years old, weight 140 pounds, 5 feet 7 inches tall, dark hair, dark eyes, sallow complexion, smooth face. He was a very fluent talker, good general appearance, and was quite familiar with the territory around Waterloo, Iowa, also with personnel of several industries there.

He claimed to have a mother who was a widow by the name of Mrs. Mark Miller of Sioux City. At another place he gave his father's name as G. O. Miller, of Cedar Rapids, Iowa. Both names appeared to be fictitious.

He worked in Minneapolis four months. During that time he opened three or more accounts—two with jewelers and one with a department store. Left town owing bills at all three places.

He is said to have left Minneapolis for Oakland, Calif.



ELLEN PARKER

Last July we published the above photo. The woman at that time was operating in Port Huron, Mich. Now she turns up at Birmingham, Ala., and from the description of her work we believe a number of our members are looking for the lady. Following is the notice from Birmingham:

**\$100—REWARD—\$100**

For arrest of woman whose photograph appears hereon and which is a good likeness of her. She is described as follows: Age 30 to 35 years, height 5 feet 10 inches, weight 130 pounds, slender build, brown hair with slight reddish tinge. This woman speaks with a decided Northern or Eastern accent. She has used the following aliases: Mrs. Stella Haynes, Mrs. W. W. Guard, Mrs. S. F. Gates, Mrs. H. M. Franklin, Mrs. Ellen Parker, Miss Virginia Wilson, Miss Susan G. Davis, Florence Wilson, W. E. Anderson, and many other aliases.

This woman is an expert check operator, and her usual method in passing worthless checks is to open a small account at some local bank in the city she intends to operate, and when called on for references requests the merchants to call up the bank. While operating in Birmingham, Ala., she rented a room from a private family having a telephone, and as additional reference would write street address of residence and telephone number on back of checks, but she never occupied the rented room.

This woman is usually accompanied by a man, two small children and a colored nurse, the woman working alone in passing checks, leaving the children and nurse at some hotel.

Note the peculiar formation of the capital letter "T" in the written amount of the above photo of check, also that the written amount on check is to the extreme right of check, however, she has passed checks in other cities with a slight difference in formation of capital letters and written amount in left of check.

The Bodeker's National Detective Agency, Inc., will pay a reward of \$100.00 for the arrest and delivery of this woman whose description and photograph appears above, to an authorized officer of this agency. This agency holds a warrant for her arrest on charge of obtaining money by false pretense, a felony in this State.

Send all information at our expense.

Bodeker's National Detective Agency, Inc.,  
Suite 209-10-11-12 Brown-Marx Bldg.,  
Birmingham, Ala.

## FROM DENVER

Look out for bogus check crook, who seems to be operating rather lively at this time. He is using the name of Frank Smith. He is described as follows: Age, about 35 years; height, about 5 feet ten inches; weight, about 175 pounds; has blackish-brown hair, low forehead, brown squinty eyes, usually frowns, or has a worried look. He dresses fairly well; by occupation he is a piano or phonograph salesman; he seems to understand the musical instrument business very thoroughly; he worked for a short time in the past month in Pueblo, Colo., where his record is bad; he came to Denver later and secured employment with a local musical instrument house.

A few days ago he passed two checks in Denver; one was dated Dallas, Texas, April 4, 1920, drawn on the Tenison National Bank of Dallas. The check is typewritten, made payable to Frank Smith, for \$185.00, and in the lower left-hand corner it says "In full for oil stock." It is signed by "George E. Hampton," and endorsed in indelible pencil, rather bold back-hand writing, "Frank Smith."

The other check is described as follows: Dallas, Texas, 3/19/20, No. 285, on the Security National Bank of Dallas. Payable to the order of "Frank Smith," forty-five dollars (\$45.00), signed "S. E. Bryant," and endorsed by "Frank Smith," the same as the first check.

Look out for one Robert Keene, a young man about 35 years of age, about 5 feet 10 inches in height, weighs about 175 pounds, inclined to be heavy and is of medium complexion.

He was recently employed by the Cassell Music Co., of Denver, but about a week ago skipped out from here, after, it is alleged, he issued checks on the Globe National Bank of Denver.

If this party should put in his appearance, kindly promptly notify this office. (Denver.)

## FROM WHEELING, W. VA.

R. B. Butler, alias G. H. Henson, charged with issuing forged or bogus checks, plead guilty in criminal court yesterday and was sentenced to three years in the West Virginia state penitentiary at Moundsville.

Butler was arrested recently by the local police on a charge of having attempted to pass a bogus check on a local business house. He claims that his home is in Texas. He has traveled all over the country, and at one time was an advance agent for the Walter L. Main circus. According to the Huntington police, Butler passed a bogus check on a dry goods store there several months ago.—Wheeling Register.

## ANOTHER FROM WHEELING,

A clever woman swindler has been working in Wheeling. She rented a suite of offices in the Masonic Temple Building and has letterheads printed "Stenographers League of America." Then proceeds to order goods, giving orders of which the following is a good example.

April third.

George E. Stifel Co.

We have asked Mrs. Walter to bring you this note at once. She will explain to you that a suit, \$29.50, laid aside for one of our workers, that she was unable to get same today account of a last moment disappointment, consequently she wishes to pay you ten dollars now and the balance of \$19.50 next week, Saturday.

We can assure you that the balance will be promptly paid you next Saturday noon. Please deliver the garment to Mrs. Walter.

Respectfully,

Stenographers League,

Mrs. Irene Davis.

The goods were delivered to the offices, but later all taken away in a large truck. The lady who gave the name of Mrs. Anna Walter, Mrs. Irene Davis and Mrs. Trask also disappeared. She, no doubt, will work the same scheme in some new field.

CLEVELAND ELECTS OFFICERS  
FOR 1920

Officers—W. Slater, President; J. H. Johnson, Vice-President; H. H. Lutz, Treasurer; W. H. Gray, Secretary.

Board of Directors—W. Slater, Sterling & Welch Co.; J. H. Johnson, National City Bank; E. J. Wolfe, Kinney & Levan Co.; Wm. Hoffman, Stearn Company; H. F. Adomeit, S. Kohn & Sons Co.; Robt. Adams, Wm. Taylor Son & Co.; W. J. McConnell, S. K. Siegel Company; H. H. Lutz, Chandler & Rudd Co.; G. C. Driver, The May Company.

## FROM FALL RIVER, MASS.

Look out for Frank J. Brough (pronounced Brow), blacksmith by trade, formerly in navy; several stores in Fall River would like to know his present address.

LONG-BELL LUMBER COMPANY FORGER  
STILL ACTIVE

The third warning has just been received pertaining to the activities of the forger who is equipped with voucher checks in similar form to the Long-Bell Lumber Co., of Kansas City.

## FROM NEW YORK

Beware of the activities of one James Shepard (probably alias), registering from Philadelphia. He is a man of good address and appearance, about six feet, medium complexion, about 35, and believed to be clean shaven. His modus operandi is as follows: He calls a hotel on the 'phone, supposedly from a nearby city, and asks for the proprietor or manager, stating he is desirous of making room reservation. Usually the call is referred to one of the assistant managers or room clerks, to whom Shepard states he is well known to the proprietor, and requires accommodations on a given date. He duly arrives and on the strength of this fictitious knowledge he endeavors to make arrangements with the cashiers for the payment of C. O. D. packages, but does not attempt to draw cash or incur other cash charges, such as theatre tickets, etc.

This is rather a new game, so beware.

## FROM STAMFORD, CONN.

Search is being made for a "countrified looking" young couple, who, posing as farmers, passed a number of worthless checks on local merchants and on the Home Bank and Trust Company of Darien. Three of these checks have come to the attention of the police, and it is believed that several more were negotiated by the couple.

The man is described as about 28 years of age, five feet eight inches tall, smooth-shaven, and has a dark complexion. He wore, when passing the checks, a brown cap and an overcoat. The woman who was with him, and who posed as his wife, is said to be about 25 years of age. She was dressed plainly.

On May 6, the couple appeared at the Home Bank and Trust Company of Darien, and deposited, in the name of W. H. Larsen, a check for \$575, drawn against the account of W. H. Larsen, in the Shelton Bank Trust Company of Shelton. It has since been learned that there is no such account at the Shelton bank. By making this deposit, the couple obtained from the bank in Darien a check-book, and proceeded to draw money on this account.

The same day they appeared at the Quality Seed Store, and presented a check for \$48, drawn against the account of "L. E. Atwood," on a check of the Home Bank and Trust Company of Darien. The check was made to the order of "W. C. Comstock." The couple purchased seeds, the cost of which totaled about \$20.80. The man presented the check, endorsed the name of "W. C. Comstock," and collected the change \$27.20.

The couple also passed a spurious check on the Rome Furniture Company, the same day. They purchased \$36 worth of linoleum, presented a check for \$38, and collected the change, \$2. This check was also made out to the order of "L. E. Atwood," against the account of "W. C. Comstock" in the Darien Bank. The man endorsed the check with the name "W. C. Comstock."

Inasmuch as the original deposit made by the couple in the Darien bank was not collected, because the check was spurious, the other checks were returned to the merchants, marked "no funds." At least two other checks have been returned by the Darien bank. A check passed in Milford, against the same account, has been returned.

**DULUTH, MINN.**

The Associated Retail Credit Men held their April meeting on Wednesday evening, the 21st, at Webster's Tea Rooms. The meeting was called to order by Pres. W. B. Brinkman, who announced the following standing committees for the ensuing year: Vigilance, membership, entertainment, advertising, and forms and literature. A Convention committee was also appointed whose duties will cease with the National Association meeting, as was also a committee for the purpose of the investigation of village school and municipal orders, each committee consisting of a chairman and four others. Already the Vigilance Committee have reported progress by dividing the city into sections so that in case a bad check artist is discovered, every credit man in the city can be notified within ten or fifteen minutes by different members of the committee and the Credit Association, each having their respective members to call so that there will be no duplication of work.

The meeting endorsed Executive Secretary Woodcock's plan for a "Roster" and put in an order for forty copies thereof to be paid for by the Club at the rate of 25 cents each.

**FORT SMITH, ARK., ORGANIZES**

The Fort Smith Retail Credit Managers Association was organized on June 1st as an affiliated local association. For the first time we have a local with a lady credit manager as President, as Mrs. Josephine B. Hopp, credit manager of The Boston Store, was elected President of the new Association. From the way they have started we feel this will become one of our best locals.

**CLEVELAND HAS LADIES NIGHT**

A committee composed entirely of women credit "men" had charge of the last quarterly meeting of the Cleveland Retail Credit Men's Company. This meeting was held at the Statler Hotel, and overflowed the large banquet room, tables being arranged in the corridor to accommodate the crowd.

The quarterly meeting conducted by the ladies was turned into a Leap Year Party. Men were permitted only to pay their way and listen. A talk on "Charge It," giving the customer's viewpoint, as seen by Lucia Clinnard, featured the meeting. Dancing and musical numbers were part of the program.

The three women in charge, Mrs. Agnes Dill, credit manager the Chisholm Shoe Co.; Miss Eleanor Radcliffe, credit manager the Quinby Co., and Mrs. I. Howard, credit department of the First National Bank, put over the meeting with such marked success that they have been appointed as part of the National Convention Committee. This committee is at work, and Cleveland is preparing for the one big annual event of the retail credit world.

**GROUP CONFERENCES**

In making up the Convention programme, the President has planned for group luncheons and conferences during a two-hour mid-day period on Thursday, August 12. If you desire to have a special subject handled, or have any suggestions to offer, please write immediately to E. W. Nelson, care of Rudge & Guenzel Co., Lincoln, Neb., who has general charge of preparations for the Group Conferences.

**SPECIAL**

A woman, giving the name Mrs. Betty Lee, formerly of Newark, N. J., also claimed to have been in cloak business, Chicago, Ill., and to have operated an alfalfa ranch in California. Described as—age 44, looks younger; weight 140 pounds; grey eyes; height, 5 feet 1 inch, plump figure and features, brown hair, fluent and convincing talker; well dressed; one eye possibly a little larger than other; may be promoting million dollar home for working girls; lived at one time in Marshalltown, Iowa. Betty Lee is a stage name. Please notify the National office if this party appears in your city.

**WARNING**

A check signed Sam Blum, payable to Jacob Strauss and drawn on the Colonial Bank of New York, N. Y., for \$75.00, was returned, marked "No Account." Blum is described as follows: Short, chunky, dark complexion, good dresser; wore tortoise shell glasses; made a very good appearance; age, about 25 years.

**DO THE MEMBERS REALIZE?**

We often wonder if our members realize the value of the "Addresses Wanted" column of the Credit World. Through this medium we have collected many accounts that would have been lost.

In the May issue we published six hundred names, and so far have located ten per cent of these. Tell prospective members about this service. It certainly is worth \$5.00 per year.

**Show Your Colors**

Get a MEMBERSHIP SIGN for your office. Gold and black on metal back. Fifty cents.

RETAIL CREDIT MEN'S NATIONAL ASSOCIATION  
ST. LOUIS, MO.

**HOW MAIL ORDER HOUSES GET INFORMATION**

Recently our attention has been called to the methods used by some mail order house to get information. They send out inquiries under the name of "Merchants Protective Association" or some similar title that would lead you to believe they were an association of some kind, whereas they are a mail order house and desire the information for their own benefit.

It looks like this is obtaining information under false pretense, and a matter for the postal authorities to stop. What do the members think? Communicate with H. L. Himes, Fremont Merchants Association, Fremont, who is collecting data on the subject.

**GOOD NEWS**

Mr. I. S. Solomon, Chairman of the Hotel Committee at Detroit, writes, June 3rd, 1920: "We have positive assurance for the accommodation of 1540 guests. Everyone will be taken care of, and, if they will send in their reservations, will be notified in plenty of time, so that there will be no confusion on their arrival." Mr. Solomon is credit manager of The Parisian Co., 147 Woodward Ave. Get in touch with "Sol."

## FOLLOWING FROM BIRMINGHAM

Stanley T. Fenton, Adonis of Crooks, Swindles at Will Here For a Month.

Lovable rogue defrauds Chamber of Commerce, Country Club, Tutweiler Hotel and many big merchants and professional men, then vanishes. Was installed in magnificent appointed offices as Pittsburg financier.

Stanley T. Fenton opened offices at 616-618 Empire Building, January 26th, as the representative of the Pittsburg Steel Corporation.

Yesterday morning checks he had issued were returned, marked "no funds."

Yesterday afternoon Birmingham men who wished very much to see him could not find him anywhere.

The Merchants Credit Association of Birmingham has informed local banks that Fenton's checks have been coming back almost in a steady stream, all marked fraudulent.

Just how Fenton managed to get on the inside in Birmingham is not explained, except that all who have met him say he was one of the most charming, gentlemanly and lovable little chaps one could meet in a year of introductions. Men he swindled here during the past several weeks are reticent about accusing him, saying they cannot believe a man with a mind so brilliant, a manner so polished and face so handsome, boyish and honest, can be a crook.

Yet, even the short investigation so far made shows him to have a record of questionable dealings from which he has had to disappear.

It was a case of "spurlos Gesenkt" with Stanley T. yesterday. Even his baggage, which had been under surveillance for an unpaid lodging bill, had vanished.

Possibly the "cutest" thing Stanley T. did was to pile up a bill at the Tutweiler Hotel and borrow the money from the hotel management with which to pay it. He did, for a fact.

But who was going to doubt such an ingratiating, exquisitely groomed and suave little "gentleman," claiming to be the representative of the Pittsburg Steel Corporation and all the shimmering, glittering millions such a name suggests.

## EQUIPPED THREE OFFICES

Fenton bought furniture, mahogany stuff, with brass Louis XIV handles, plate glass tops and real leather—yes, in this day and time, real leather upholstered chairs. He bought bunches of it, equipment for three offices.

But that wasn't enough. He borrowed money from Dr. J. F. McDonald several times, but the checks weren't any good at all, the bank people say.

He spent several weeks as the guest of John Bradley, and proposed having Mr. Bradley's beautiful home, offering \$30,000 for it.

Heaven only knows who he didn't rope in. He was made a member of the Chamber of Commerce, had its big men to come to see him and sit on his fine furniture and smoke good cigars, and they fell for him, fell headlong. It was that Pittsburg affiliation again.

But that wasn't all. He got himself "writ up" in one of the local evening papers on the front page, mind you, that "we have with us" stuff and all.

Wait a minute. He joined the Country Club and ran up bills there for all sorts of things.

No; maybe he couldn't get any of that, but he got things to eat and soft drinks.

Received? He was that. Called on nice girls, danced with 'em, took them to ride in a beautiful automobile. Wait a minute. He had half the cute salesmen in town on deals to buy cars. One day it was a rolling royal he was going to buy, the next a foamer, the next a yaddicac, then a packtight, all along the line.

## ALL FELL FOR HIM.

Then, he put an ad in the Age-Herald—oh, yes, everybody fell for him—advertising for stenographers. They came in droves, but he would put them off with saying the place was already filled. He just wanted to hear them ask for a job; sounded good to him and prosperous.

Ever see any of his stationery? Prettiest you ever saw. Zac Smith went to extra trouble to furnish him with the best to be had in the United States, but it isn't paid for.

He used the name of C. B. McCormick of Pittsburg with frequency and eclat (whatever that is), just like it was a magic wand. Anyway, it worked like one. Whatever Stanley wanted, he just said McCormick of Pittsburg, and it was his.

Then Howard Fulenwider got on his trail. One of Mr. Fulenwider's employees had been in a town where Stanley worked some funny stunts a few years ago and remembered him. All off, then? Naw. Just a case of mistaken identity and all that. It held up the falling axe for a time, but Mr. Fulenwider had investigation proceedings set in order, and the answers that came back gave Stanley T. a reputation that one would need a gas mask to approach.

One of the things he is said to have done was—come within an ace of marrying the daughter of a United States senator in one of the western states, and they caught up with him just as the preacher asked: "Do you take this—" and so on.

Stanley T. Fenton liked jewelry. He had two beautiful rings sent to his office by a Twentieth Street jeweler, and picked a ruby set in platinum.

Class? The last word. But when the promised check did not show up the following day, the jeweler got the ring back. He was the only one who put anything over on Stanley, and at that he just broke even.

## CURTAIN CAME DOWN.

Just before the curtain came down yesterday and checks were fluttering about the Empire building while several men said—but what they said can't be printed. Stan. announced that he was going to take over one of the big jobs with the Slos-Sheffield interests. Somebody had the forethought to call up and ask to know. And the Slos folks hadn't heard tell of it.

Then Stan's knees weakened. He had moved from the Tutweiler to the Ridgely Apartments, and then, without moving his baggage, he went back to Tutweiler again. By this time there was a distant baying down the road that did not please his ears. Somehow he got a bellboy to get his things from the Ridgely and into a taxi, then the taxi, with Stanley and the grips jerked a couple of times, the clutch caught and the last anyone in Birmingham saw of Stanley T. Fenton was an auto cuttin' the buck through the suburbs.

But all of the police and detectives throughout the land have been notified.

Also put over \$2800.00 worthless checks on merchants of New Orleans.



# NATIONAL CREDITORS PUBLICITY ASSOCIATION

PUBLISHERS OF COLLECTION SYSTEMS & COLLECTION FORMS

*R. H. Murphy*  
NOT SECURE WITHOUT THIS SIGNATURE

A Proven System that will eliminate your "P. and L." accounts

**Local Publicity** { COLLECTS BAD ACCOUNTS  
PREVENTS BAD ACCOUNTS

Will produce results after other methods fail

No Commission or Fees

All money paid direct to creditor

*We post a Cash Guarantee with every system.  
YOU CAN'T LOSE.  
We guarantee it to collect your money.*

General Offices:

HOLLAND BUILDING, ST. LOUIS, MO.

Branch Offices:

NASHVILLE, TENN.,

BIRMINGHAM, ALA.,

ATLANTA, GA.



## FROM BIRMINGHAM, ALA.

A woman. Described as follows: Age about 35 years, height 5 feet 9 inches, weight 135 pounds, hair, dark brown, slight reddish tint; slender build, speaks with decided Northern accent and a very convincing and smooth talker. While in Birmingham, she wore a dark blue Tricotine Coat suit, dark sailor hat and small, grey sport hat.

This woman opened a small account at a local bank in the name of Mrs. Stella Haynes. Her next procedure was to rent a room in a private home, but never occupied the room. She then proceeded to cash checks, ranging in amounts from \$2.50 to \$45.00, with prominent stores, requesting them to call up the bank where she had opened the account. In writing out the checks she would give the address and telephone number of the room she had rented. This for the purpose of misleading anyone who might call to make inquiry.

You will note the peculiarities of the check, such as the formation of the capital letter T in the written amount, Twenty; also that the written amount is in extreme right end of the check with a line drawn from the left to the written amount. These peculiarities are very noticeable on all checks passed by this woman.

It is also believed this same woman operated in Birmingham about two years ago, using the name of Susan G. Davis.

Several hundred dollars in worthless checks were passed on Birmingham merchants by the above described woman, using the name of Mrs. Stella Haynes. This woman will undoubtedly work the same game in other cities, using other names than those given here.

## FROM MEMPHIS

I have a case which I believe would be of benefit to the members of the Association and retail merchants. On April 1st, Arthur J. Simon, of Syracuse, N. Y., passed through Memphis on his way to Houston, Texas. I cashed his check for \$50.00 drawn on the City Bank Trust Company of Syracuse, which, in due time, was returned for non-payment on account of "account closed." While the writer was in Syracuse a short time ago, he took this matter up with the parents of Simon, and found out through them and the acquaintances of Simon that he has issued a great many of these checks. I also learned that since he has been in Texas he has tried to cash checks. The last I have heard of his whereabouts is San Antonio, Texas, and I believe that he is in that neighborhood. He is about 25 years old, very clean-cut in appearance, about 5 feet 7 inches tall, and was formerly a lieutenant or captain, stationed in Texas (I believe at San Antonio). When last seen he had on a dark suit and wore his hair parted in the center.

## ALLEN WANTED AGAIN

Any member knowing the present address of W. George Allen, formerly with the Gulf Refining Company, Atlanta, and more recently reported to be with the Tidewater Oil Company, 11 Broadway, New York, operating in Richmond, Va., handling that company's Veedol products, and residing at No. 8 Crenshaw St., Richmond, and 1917 Park Ave., Baltimore, Md., should notify the national office at once. We have several inquiries for this information.



**FROM LITTLE ROCK, ARK.**

A check artist has been working in Little Rock. Last Saturday we sold a watch, taking a check for \$45.00 in payment from a party by the name of R. E. Demonico.

This party claimed to come from Texarkana, and was here representing the hotels of Texarkana at the Travelers Convention. He had a check book from the Texarkana National Bank.

He said he had just purchased a car from the Laser Motor Company. We took his check and delivered the goods to him. Upon phoning Mr. Laser we learned he had signed a contract with him as R. E. Daniels, which signature corresponded with R. E. Demonico on our check. We had him arrested and found that he had pawned our watch within a half hour after purchasing same. We got the watch back, of course, and learned also by phoning the bank that he was unknown and had no account. This same party also drew a draft on one of our banks for \$500.00, which, of course, was not honored. The bank was stuck for protest fees.

Again, last Saturday, we sold a party a wedding ring, receiving check for \$35.00 on one of our local banks after banking hours. He gave his address at one of the most fashionable boarding houses in the city.

We placed the check in the hands of our house detective, and upon investigation found that he had cashed seven checks in the city, all of which were returned marked "No account." This party left the city to parts unknown Sunday.

He was an engineer on a steam shovel doing some excavation work for one of our local contractors who knows nothing about this man. His checks were signed T. L. Desforte. At the place he worked we learned that he went under the name of Barney Oldfield.

We trust this information will be of some service in locating the latter party, as the former is already confined in our local jail.

**FROM DENVER**

We thank you for your warning regarding the party passing checks printed upon the stationery of Samuel Blum, Manufacturer of Havana Cigars, made payable to Jacob B. Strauss, signed Samuel Blum, etc., said checks on the Colonial Bank of New York.

This "bird" hit Denver last week. Our members did not know that they were caught, however, until we passed out the National Warning, as the checks which they had accepted had not, as yet, been returned. However, as soon as we learned that this party had operated in Denver, we immediately wired Los Angeles as per the enclosed duplicate telegram. We believe that the party involved is working his way toward the West Coast.

He does not seem to have cashed but one check here. We were notified that the check has been cashed at the time, but, inasmuch as we received but one notice, we, of course, did not suspicion the party. Had he attempted the second or third check, we would have caught him very easily. However, your circular is doing good. We gave our members advance information that they had already been "stuck." We hope that by telegraphing Los Angeles, as we have, that we may be able to "hook" the operator out there.

C. M. REED,

Assistant Secretary The Retail Credit Men's Association.

**WARNING**

Look out for a young man, 26 or 27 years of age, weight about 145 pounds, height about 5 feet 7 inches, wears glasses, has a feminine voice, inclined to be dark complexioned. He is issuing checks on the First National Bank stationery. Checks are filled in by a typewriter and protectograph, signed "Denver Oil & Tire Co., by Emil F. Leaf."

This party is liable to use any firm style, but the fact that the checks are filled in by typewriter, even to the firm name, should make detection easy if he attempts to operate further. He operated here on the 22nd.

**FROM MUSKOGEE**

Party giving his name as Frank Curtis succeeded in passing several stolen express money orders for \$84.00 each in this city on May 22nd. Checks were payable to Frank Curtis, countersigned J. E. Bosa, and supposed to have been issued at Jackson, Miss., May 4th, and consignee George Baker. The one on file in this office is No. B-2115151.

Party is described as follows: Weight about 130 pounds, height 5 feet 8 inches, light complexion and sharp features, and about 30 or 35 years of age.

Very truly yours,  
J. D. HANNUM, Secretary.

The National office wants the present address of Mrs. Helen Williamson. Last address, 217 Lexington Avenue, Buffalo, N. Y.; formerly employed by the Bison Mortgage Co., Buffalo. Last charge, May 18, 1920, Hotel McAlpin, New York City.

Also the address of Clarence H. Drake; last address, 81 Linwood Ave., Buffalo; was manager for Ruben H. Donnelly Co., with local office at 420 White Building, this city. His wife's name is Esther Drake. They left here to go to 1106 Easco Apts., Kansas City, Mo., but mail directed there has been returned. Also mail in care of McGraw & Hill, 10th Ave. and 36th St., New York City, has been returned.

Also the present address of Mr. M. E. Coltrane. He was formerly in employ of the Denver Dry Goods Co., and his Denver address was 3039 West 23rd Ave.

**FROM DENVER****WARNING**

Be on the look-out for one or two men, dressed as painters or bricklayers, wearing light canvas or cotton overalls, and passing checks drawn on the Merchants Bank.

These checks are stamped in the upper left-hand corner with a rubber stamp "Fred J. Roberts Const. Co.," are filled in by typewriter—number, name and amount, in figures. A protectograph is also used. The check is signed "Fred J. Roberts" in ink. We have only a slight description of one of these men. He is about 5 feet 9 inches tall, weight about 150 pounds, and has a scar on the right side of his face well down toward the lower jaw. These parties may use the name of other concerns in their work, but look out for the rubber stamp and Merchants' Bank checks.

### YOUTH FLEES WITH \$4,000 DIAMOND OUTWITTING CLERK ACCOM- PANYING HIM

**Sale on Approval Goes Awry When Fashionably Dressed Stranger Runs Away, Carrying Jewel Which Was to Have Been Shown to "Wife."**

Radiating an atmosphere of prosperity, a well dressed youth Saturday forenoon visited a jewelry store in St. Paul, Minn., and asked to be shown an expensive diamond.

Outside the store a large touring car was in waiting. The clerk noted this fact as well as the prospective customer's fashionable clothes, his personal jewelry and his general appearance of prosperity as he stepped forward to wait on him.

While he looked over a few of the rarer stones and picked out the \$4,000 gem of his choice, the customer confided to the clerk that he had a substantial commission on an insurance deal and was anxious to celebrate by buying his wife a present. He was the more anxious to buy it because she was not feeling well, he said, and the sight of the jewel might cheer her up.

#### SALESMAN IS AT LUNCH.

"I'll bring her down here to look at this diamond and if she likes it as well as I do, I'll buy it," he said.

It was about noon when the stranger and a woman returned to the store. The clerk who had waited on him was at lunch and this fact, now believed to have been ascertained beforehand by the sharper, caused the couple to express keen disappointment.

The young man returned again about 4 P. M., this time alone. He told the clerk that his wife had suffered a relapse after the noon visit and had to remain home. She was anxious to see the diamond, he said. He then asked if the clerk would accompany him to the house and show it to her there.

#### TAKES CLERK FOR A RIDE.

The salesman assented and the stranger and clerk drove away in the automobile.

Just before reaching 728 Marshall avenue, where the man said he lived, he asked the clerk for a final look at the diamond. He was delighting in its splendor when the automobile stopped. He stepped out and the clerk followed.

"Go around to that door and I'll go to the rear and let you in," the stranger directed. He spoke hurriedly and continued to walk rapidly as he spoke. Then after putting about 100 feet between himself and the clerk, he suddenly burst into a run. The clerk followed.

#### AUTO ALSO DISAPPEARS.

The stranger knew the setting of the plot and the clerk didn't. In a few turns he had disappeared from view. Then the clerk ran back to the place where they had made their exit from the automobile. The car was gone.

Inquiry at the house disclosed the fact that the man did not live there. He was not known to the occupants of the house.

It was one of the cleverest swindles ever operated in St. Paul, the police asserted, when the facts were disclosed to them last night by one of the proprietors of the store.

The diamond thief is described as between 35 and 38 years old, about 5 feet 9 inches tall and weighs about 160 pounds. He has blue eyes and medium light hair. He wore a brown suit of clothes, a light raincoat and a fedora hat.

### FROM LINCOLN, NEBR.

A man using the name of R. E. Stone and L. R. Stone, who is a switchman employed by the Union Pacific Railroad Co., at Grand Island, Nebr., living at 114 East Sixth Street, Grand Island, carrying a Union Pacific pass, worked several of our members for money and merchandise last week, including the purchase of one Hamilton watch, 16 size, No. 1367513, encased in OF case 20-year No. 6751649.

Mr. Stone is about 5 feet 7 or 8 inches tall, dark hair and eyes, full round face, considerably tanned; wore a blue shirt with black bow tie, a suit of rough dark clothes and broad black-toed shoes, size about 7½.

Accompanied by a lady who wore dark clothes; light hair, blue eyes, slightly freckled, new black shoes with a jet buckle.

This man is buying merchandise with checks which will not be honored by the Citizens State Bank of Ravenna, Nebr.

Frank P. Litz, or P. S. Litz, formerly of Lincoln, is reported to have cashed, in Omaha, a \$35.00 check on the American National Bank, Oklahoma City, Okla., signed James E. Hayes, which has been returned "No Account."

### FROM CLEVELAND

Man and woman posing as "W. H. Warren and wife" have stirred up the usual tranquility of Norwalk, Sandusky, Bellevue and other nearby cities with their check operations. They travel by automobile, and their operation is to deposit a worthless check of considerable amount in the local bank. Through use of the pass book as identification they cash their checks. Usually order merchandise, give check for more than the bill, receive their change and fail to return for their purchases.

The man is described as tall and dark complexioned, wore light suit and soft hat. Woman is short, heavy, dark hair and wore blue suit and grey coat.

Federal authorities have issued warning against counterfeit \$10.00 Federal Reserve Bank notes. These are on the Atlanta Reserve Bank and bear the check letter "B"; serial number F7066006-A; portrait of Jackson; signed John Burke, Treasurer and W. G. McAdoo, Secretary. This note was passed in New Orleans, as was also a recent \$100.00 counterfeit Federal Bank note.

The same warning is issued relative to \$5.00 notes on the First National Bank of New York—Check letter "L"; face plate No. 4; charter No. 29; portrait of Harrison; signed J. W. Lyons, register, and Ellis H. Roberts, Treasurer; Series of 1902.

Police issue warning and request information, if received by a member, on a clever woman who has operated in many cities. This woman has visited territory all around Cleveland, and we are either too dangerous or this city is late on her list. Here's the operation: Woman, about 40, 5 feet ½ inch, weight 140 pounds. Has used name of "Betty Lee." She is a nifty dresser, dark brown hair and the type of eyes that get by. She is exceedingly affable, and through charitable inclinations and work, alleged or otherwise, she travels in elite company. Has lectured on subjects having to do with working girls. Police history indicates her departure after making collections for "her girls," and incidentally cashing a few checks.

## ADDRESSES WANTED

Members are interested in locating the following persons. If you know anything regarding them, report at once to the National Office, where a record is kept of the member making inquiry.

Members reporting names for these columns are urged to give the occupation of the "Skip."

- Ackley, Bert E., 3951 Bailey Ave., Cleveland, Ohio.  
 Acton, Harry P., 201 Victoria Ave., care of Mrs. A. L. Shepard, Charlotte, N. C.  
 Ake, Mrs. Mary H. or Mrs. A. M., formerly of Trenton, N. J. While at Trenton, husband was employed by the Globe Rubber Co.  
 Allen, C. B., Rockhurst College, Kansas City, Mo.  
 Allison, N. E., 701 N. Madison Ave., Peoria, Ill.  
 Anderson, E. G., last address 128 Harrison Ave., Avon, Pa.; was formerly connected with the Pittsburgh Saw Co.  
 Andrus, R., last address 824 20th St., Seattle, Wash.  
 Anthony, William, last address 151 S. Stockton St., Trenton N. J.; understand he moved to Cleveland, Ohio.  
 Appleby, Geo., Zoller Music House, Louisville, Ky.  
 Armour, Mr. E. J., Fruitville, Calif., last address, shipyard worker.  
 Arnold, Jack, taxi driver, Silver City, New Mexico; Cisco, Texas, or California.  
 Ashbury, M. J., 2264 E. 93rd St., Cleveland, Ohio.  
 Ashley, C. D., formerly worked for F. W. Woolworth & Co., 404 4th St., Louisville, Ky.  
 Atkins, Clarence, baker, 1613 Madison Ave., Baltimore, Md.  
 Atkinson, Warren H., 2220 E. 12th St., Kansas City, Mo.; formerly Supt. office, C. R. I. Ry.  
 Augustine, Otto H., Illinois Life Ins. Co., Chicago, Ill.  
 Bailey, E. J., 3327 N. Madison Ave., Peoria, Ill.  
 Bailey, Lee G., 601 Sixth St., Peoria, Ill., Brakeman P. & P. A. Baker, P. M., salesman American LaFrance Fire Eng. Co., Jefferson Hotel, Peoria, Ill.  
 Baldwin, Helen, nurse, Women's Hospital, Cleveland, Ohio.  
 Bales, A. F., 928 Minn. Ave., Kansas City, Mo., S. W. Millinery Co.  
 Ballard, Miss Beatrice, telephone operator, last address 816 So. 8th St., Tacoma, Wash.  
 Banon, Phillip H., last address 7836 So. Green St., Chicago, Ill.; was in U. S. Army, now discharged.  
 Barnes, H. J., mechanic; recently left Douglas, Ariz.; also formerly of Wilcox, Ariz.  
 Barnes, Anna, 1726 E. 31st St., Cleveland, Ohio.  
 Barber, Mrs. A. M., Cuyahoga Falls, Ohio.  
 Beck, Camille, care of P. L. Beck Co., 209 Pierce Bldg., St. Louis, Mo.  
 Becker, A., traveling salesman, Miles City, Mont.  
 Bell, A. E., last address Hylebos Station, Tacoma, Wash., timber broker.  
 Bell, H. H., 917 Penn St., Kansas City, Mo., 1021 Commerce Bldg., Kansas City, Mo.  
 Bell, Louis F., formerly of Little Rock, Ark., but now somewhere in Memphis, Tenn.  
 Bennett, Mrs. Ethel, 226 S. Adams, Peoria, Ill.; clerk, dry goods store.  
 Benoit, Major E., Rockhill Manor, Kansas City, Mo.  
 Bergam, Burt, last address, Station D, Tacoma, Wash.; checker of material, shipyards.  
 Bettis, A. W. J., 1800 Linwood Blvd., Kansas City, Mo.  
 Beveridge, Thos. H., 716 N. Jefferson St., Peoria, Ill.; switchman.  
 Beville, W. J., formerly conducted the Illinois Hotel Coffee Shop, Bloomington, Ill.  
 Bibber, T. H., 2120 Land Title Bldg., Pittsburgh, Pa.  
 Biggs, Dr. C. G., Danville, Ill.  
 Biglin, E., 13455 Hayden Ave., Cleveland, Ohio.  
 Biles, C. S., 1513 Frost St., Kansas City, Mo.  
 Bjordal, Chris., farmer, last address Buckley, Wash.  
 Black, W. E., 1945 E. 20th St., Cleveland, Ohio.  
 Blackmon, Dewey, 814 Second St., Peoria, Ill.  
 Blair, Mack, 6814 Clinton, Cleveland, Ohio.  
 Blackmore, K. R., Hudson Bros. Motor, Kansas City, Mo.  
 Blayne, F. M., 908 S. First St., Canton, Ill.  
 Bles, Fred J., 207 N. 28th St., St. Louis, Mo.; later, Kansas City, Mo.  
 Bless, W. A., formerly 5641 Waterman Ave., St. Louis, Mo.  
 Boles, Mrs. Leona M., last address 1919 Tacoma Ave., Tacoma, Wash.; also was at 1514 Courtland Ave., Spokane, Wash.  
 Bond, Claude, 204 N. Orange, Peoria, Ill.  
 Booth, Ed., 1643 E. 75, Cleveland, Ohio.  
 Bousman, S. J., last address 1723 S. E. St., Tacoma, Wash.  
 Bowly, L. H., box 273, Delevan, Ill.  
 Brackett, W. L., Rockambean Hotel, Kansas City, Mo.  
 Brassfield, J. V., Henry, Ill.  
 Brassfield, M. K., last address, 1113 1/2 Tacoma Ave., Tacoma, Wash.  
 Brayshaw, Clarence W., Bloomington, Ill.  
 Brockway, Frank, 313 Franklin St., Peoria, Ill.; formerly of Solon, Iowa.  
 Brooks, Jno., Muehlebach Hotel, formerly with Waldheim Bldg., Kansas City, Mo.  
 Brown, Miss E. Pauline, 1012 E. 36th St., Kansas City, Mo.  
 Brown, Frances, 188 No. Fairmount, Cleveland, Ohio.  
 Brownell, Crendon P., last address 901 E. 12th St., Kansas City, Mo.; was in U. S. Army, Hdq. Co., 1st Inf., Camp Lewis, Washington.  
 Bruce, R. M., 4001 Bellefontaine, Keith & Perry Bldg., Kansas City, Mo.  
 Brunswick, D. J., care of Benton's, 7th and Minnesota, St. Paul, Minn.  
 Bullock, J. S., 270 E. Armstrong, Peoria, Ill.; Real Estate.  
 Burden, John S., 2122 W. 105th St., Cleveland, Ohio.  
 Burkart, Peter A., shoe salesman, formerly Union Shoe Store, Alton, Ill.; also Shoe-Mart and Williams Shoe Co., St. Louis.  
 Burnett, H. B., last address Ashford, Wash.  
 Brunetto, Mrs. F., 645 Buse Ave., San Francisco, Calif.  
 Burton, Mrs. M., South Euclid, Cleveland, Ohio.  
 Brys, Julius, formerly 1200 Main St., Buffalo, N. Y., 4516 Walnut St., Philadelphia, Pa.; 1416 N. St. N. W., Washington, D. C. He was a sculptor and interior decorator in stone, bronze, wood and plaster. His last address was Philadelphia, at 4516 Walnut St.  
 Burnap, Mrs. Martha, care of Mrs. Geo. Sessions, McClellan Heights, Davenport, Iowa.  
 Burns, Florence, 110 First St., Bloomington, Ill.  
 Burns, King E., 505 St. James, Peoria, Ill.; Acme Harvesting Co.  
 Burns, Joe, 213 N. Douglas, Peoria; fireman, Central Ill. Light Co.  
 Butler, J. E., 1208 Garden St., Peoria, Ill.  
 Button, Mrs. Silvia, last address 930 S. E. St., Tacoma, Wash.; she was with N. P. R. R.  
 Caffee, Geo., 2916 Broadway, Muskogee, Okla.; drug business.  
 Callahan, H. S., Peoria Journal, Peoria, Ill.  
 Calvert, Mrs. E. W., 220 N. Elmwood, Peoria, Ill.  
 Campbell, Mrs. Dora, 607 Seventh, Peoria, Ill.  
 Campbell, W. T., Mt. Carmel, Ill.  
 Cannon, Mrs. M., 1445 W. 45, Cleveland, Ohio.  
 Carey, Mrs. Margaret, formerly Prospect and Avery St., Peoria, Ill.; moved to Rochester, N. Y.  
 Carmical, Ralph L., formerly 346 St. Mary St., Pekin, Ill., care of H. B. Crandall Co., 309 1/2 S. 6th St., Springfield, Ill.  
 Carpenter, Geo. H., 2118 E. 55th, Cleveland, Ohio.  
 Carpenter, Nellie, 516 Hayward, Peoria, Ill.  
 Carstens, N. K., Newman Theatre, Kansas City, Mo.  
 Casady, H. W., 14 Tacoma Theatre Bldg., Tacoma, Wash.; may be in or near Salt Lake City, Utah; usually connected with some Amusement Co.  
 Chalmers, Mrs. F., 2921 E. 120, Cleveland, Ohio.  
 Chapin, Edmund W., 47 Lilley Road, Hartford, Conn.  
 Charanian, Charles, Chicago, Ill.; has grocery store there; formerly Hartford, Conn.  
 Chase, Bert, formerly 1008 Millman, Peoria, Ill.; now in Chicago, Ill.  
 Chase, Geo. J., 524 West End Ave., New York, N. Y.; former business, clerk, Barney & Berry, Springfield, Mass.; also M. S. Converse Co.; he moved to New York from Longmeadow, Mass., where he lived on Birchwood Ave.  
 Chaskel, E. F., formerly Knox Inn, Peoria, Ill.; moved to Palace Hotel, Connorsville, Ind.  
 Chatfield, Hazel, formerly 1807 N. Adams; moved to Dubuque, Iowa.  
 Childs, John D., employed in optical business, 2651 W. North Ave., Baltimore, Md.; supposed to be in Washington, D. C.  
 Christy, Jas. R., 4301 Prospect, Cleveland, Ohio.  
 Clapperton, Mrs. A. W., 6881 Von Versen Ave., St. Louis, Cleveland, Ohio.  
 Clayton, Louise, 608 Derby St., Pekin, Ill.  
 Clifford, Agnes, formerly Lansing, Mich.; later Detroit, Mich.  
 Coates, W. S., 720 W. Armstrong, Peoria, Ill.  
 Coleman, Miss Anna W., last address P. O. Box 414 Salt Lake City, Utah; teacher; wanted by Pinkerton's and several agencies.  
 Collins, R. E., formerly 801 N. Jefferson, Peoria, Ill., Swift & Co., moved to 4323 De Coursey Ave., Covington, Ky.  
 Colliester, Mrs. E. H., 1912 S. Woodland, Cleveland, Ohio.  
 Conners, Catherine, formerly 711 Indiana, Peoria, Ill.; nurse.  
 Conover, J. L., last address Rapid River, Mich.; was captain in Army during War, at Camp Lewis, Washington.  
 Cook, Ralph, last address 2309 Broadway, Tacoma, Wash.  
 Copeland, D. Howard, 205 State, Peoria, Ill.; druggist.  
 Corman, Mrs. G. W., 820 Hubbell Bldg., Des Moines, Iowa.  
 Costa, Anthony, 13320 Shaw, Cleveland, Ohio.  
 Crabb, Ray, Winnifred, Mont.; baseball player.  
 Craft, W. E., Vermont, Ill.  
 Cramer, H. C., formerly 1331 Hamilton, Peoria, Ill.; moved to Aurora, Ill.  
 Crandall, George P., formerly employed as membership solicitor by Cleveland Chamber of Commerce; also same capacity in Kansas City; tall, heavy set, round face and light complexion;

good talker, and undoubtedly engaged in sales promotion of some sort.  
Cruise, Miss Bessie, formerly 126 Summer, Peoria, Ill.; moved to R. F. D. No. 1, Morton, Ill.  
Cruso, O., last address 4206 N. 26th, Tacoma, Wash.; engineer; will probably be with some Lumber Co.  
Curtis, C. W., drayman, last address Virginia St., Lewiston, Mont.; supposed to have moved to Seattle, Wash.  
Cushing, Thos., 715 E. 113, Cleveland, Ohio.

Daley, Jessie, 311 Monson, Peoria, Ill.  
Dallam, Mrs. Frank, 5528 Indiana Ave., 3rd Apt., Chicago, Ill.  
Daniels, Robert, formerly Randolph Paint Co., Houston, Texas; supposed to be in Tennessee.  
D'Amico, J. M., 1917 Linwood Blvd., Kansas City, Mo.  
Davis, Mrs. Helen, 903 Airdrie Place, Chicago, Ill.  
Deluzach, Frank, 63 W. Washington St.  
DeMar, S. D., 3825 Baltimore, Besse Avery Co., Kansas City, Mo.

Dempsey, Agnes, 1728 Wells Ave., Chicago, Ill.  
Devries, Richard, brakeman B. & O. R. R.; supposed to be in Chicago, Ill.

Dickheiser, Harry, salesman, at one time employed as sales manager for S. Gumpert & Co., Bush Terminal, N. Y.; left for Detroit, Mich.; also at Reed House, Erie, Pa., and 197 Hague Ave., care of Mills, Detroit, Mich.

Diets, Florence, 1807 E. 65, Cleveland, Ohio.  
Dikes, Thomas Pancoast, formerly of Westfield, N. J.  
Dill, B. L., 12th and Paseo, Kansas City, Mo.

Donnellson, Mr. M., formerly resided at 128 Court Ave., Memphis, Tenn.; also 1020 Union, Memphis; left for Sheffield, Ala.; later moved to New Orleans, La.

Donaldson, R. J., 11213 Hopkins, Cleveland, Ohio.  
Draper, Arthur J., formerly 503 N. Adams, Peoria, Ill.; moved to Morton, Ill.; barber.

Dunback, Ray, 497 Broadway, Cleveland, Ohio.  
Dunn, Wm., formerly Plymouth Hotel, Chicago, Ill.; show business.

Easton, Chas., 1400 Washington Blvd., Chicago, Ill.  
Eadstrom, Carl, 1109 Richwoods Ave., Peoria, Ill.; salesman.  
Ehrett, J. N., formerly 904 Fisher Ave., Peoria, Ill., moved to Chicago, Ill.

Ehrhart, J. F., 524 Norton, Kansas City, Mo.  
Emery, Mrs. Gl-dys, or Smith, formerly lived with her mother, Mrs. Louise Smith, of Hunt Ave., Vaux Hall, N. J.; she was employed as maid in the name of Mrs. R. V. Adams, 7 North Tenace, Maplewood, N. J.

Engle, Dr. Arthur, Masonic Temple, Peoria, Ill.  
Everett, F. M., 532 Jefferson Bldg., Peoria, Ill.  
Eystone, Miss Mary, 118 Monroe, Peoria, Ill.; nurse.

Farling, Blanche, 435 Main, Peoria, Ill.; nurse.  
Felstad, J. E., 211 Fairview St., New Britain, Conn.  
Ferguson, J. H., 1055 Prospect, Cleveland, Ohio.

Ferguson, W. A., 619 Main St., Peoria, Ill.  
Fennessy, B. E., formerly 1008 Main St., Peoria, Ill.; moved to Toledo, Ohio.

Ferre, Mrs. Carolina, 7 Spring St., Springfield, Mass.  
Fields, Fannie, Winston Hotel, Cleveland, Ohio.  
Fish, Nathan, Detroit, Mich., formerly 128 Barbour St., Hartford, Conn.

Fisbel, J. L., 615 S. Greenwood Ave., Green Bay, Wis.; printer, Steube Printing Co., Green Bay, Wis.  
Flynn, Paul, 108 S. Monroe St., Peoria, Ill., salesman, St. Louis Coffin Co.

Follett, L. H., Shuckert Bldg., Kansas City, Mo.  
Foreman, C. H., Rock Island Ill.  
Lora, Bertha or Dick, last address 6020 S. Union, Tacoma, Wash.; also in Seattle, Wash., working in shipyards.

Francis, James, 127 N. Hill St., Baltimore, Md.  
Fricker, Irene, 1950 E. 73, Cleveland, Ohio.  
Friedman, H. M., 2339 E. 89, Cleveland, Ohio.

Fry, Morris Wm., Woodlee Hotel, Kansas City, Mo.  
Fuller, Duane, 204 Prairie, Peoria, Ill.  
Fulton, J. A., last heard of at Seaboy, Mont.

Funk, Wm. F., 833 N. Fremont Ave., Baltimore, Md.  
Gable, Jos. M., 3296 W. 61, Cleveland, Ohio.

Gaim, Miss Mamie, 2800 Frisby St. Baltimore, Md.  
Galvin, Agnes, 1314 W. 70; also Youngstown, Ohio.  
Gandy, M. D., Pekin, Ill.

Garcean, Eva, 6801 Euclid, Cleveland, Ohio.  
Gardella, David, care of Gus's Baths, Palm Beach, Fla.  
Gardner, Mrs. Elizabeth, 2111 Allendale St., Baltimore, Md.

Gardner, J. A., 711 Fuller St., Independence, Mo.  
Gamer, Charles S., Jr., 1521 10th St., Baltimore, Md.  
Gary, Forest, 613 N. 4th St., moved to LaFayette, Ill.; chauffeur.

Gates, Oscar C., 212 St. Paul St., Baltimore, Md.  
Gay, Edw., Pitkin St., Providence, R. I.  
Gibbs, G. W., formerly 613 N. 4th St., Pekin, Ill.; moved to LaFayette, Ill.

Gibson, Otis, W., Jefferson Bldg., Peoria, Ill.  
Gorton, Mrs. C. R., Jefferson Hotel, Peoria, Ill.  
Glass, Mrs. Geo., Pekin, Ill.

Gohn, Mr. James, 101 Somerset St., Newark, N. J., formerly 81 Berger St., Orange, N. J.; he was employed at Munay's Cafe, Market St., Newark, N. J.; bootblack and porter.

Goldman, Miss Edna, 1140 Effing St., Baltimore, Md.  
Goldstein, Harry, 1308 Edmondson Ave., Baltimore, Md.  
Goodrich, John W., 308 N. Carey St., Baltimore, Md.

Gordon, Claude H., formerly 1006 6th St., Peoria, Ill., moved to Canton, Ill.  
Gordon, M. J., 6612 Belvidere, Cleveland, Ohio.

Gordon, W. O., last address 8804 East D, Tacoma, Wash.  
Gorlich, M., 23 E. 117th St., New York.  
Graves, Claude, 2330 E. Fayette St., Baltimore, Md.

Greenfield, E. O., 7012 Colgate St., Cleveland, Ohio.  
Griffis, S. A., 221 S. Jefferson, Peoria, Ill.  
Green, E. H., formerly of Omaha, Nebr.

Gregory, E. H., farmer and laborer; last heard of in Hanover, Mont.; moved to St. Clair, Minn., but left there without leaving address.

Grishaw, Wm. and Agnes, artists, formerly of Youngstown, Ohio; supposed to be in Chicago, Ill.  
Gross, Theresa, 2707 Lancershire, Cleveland, Ohio.

Guthrie, Mrs. F. I., Petersburg, Ill.  
Guyer, Bryon, railroader, last address Aberdeen, S. Dak.

Haak, A., 1815 E. 20, Cleveland, Ohio.  
Hackett, John, occupation, lineman Comstock Company, Metuchen, N. J., 44 Maple St.

Haines, Elizabeth, 1859 E. 86, Cleveland, Ohio.  
Hall, A. M., occupation, sawyer for W. M. Johnson; St. Paul, N. C.

Hall, L. D., occupation, blacksmith for Western Kentucky Coal Co., Sturgis, Ky., 812 Washington St.  
Hall, Mrs. C. R., Ravenna, Ohio.

Halpert, Max, 2280 E. 93, Cleveland, Ohio.  
Hamel, Mae, 20 East St., Hartford, Conn.  
Hamer, Albert, 1025 S. Adams, Peoria, Ill.

Hames, A. B., formerly 1104 N. Madison, Peoria, Ill.; moved to Kansas City Mo., Avery Co., Kansas City, Mo.  
Hamilton, A. M., occupation, student; Dixon, Ill., Dement Ave.

Hamilton, Miss E., 2067 W. 101, Cleveland, Ohio.  
Hamilton, G. L., 502 Second St., Peoria, Ill.  
Hamler, Mr. Frank, formerly 15 College Pl., Newark, N. J.; was chauffeur for Alboum, Inc., Co.

Hamm, W. S., 1101 W. Oregon, Urbana, Ill.  
Hanna, Miss Cordia, 313 Fayette, Peoria, Ill.  
Hanna, George, occupation, truck driver for Pierce Oil Co., Miami, Okla., 3rd and F St.

Hausen, J. G., last address 517 S. 13th, Tacoma, Wash.; shipyard worker; boilermaker by trade.  
Harding, H. C., 311 6th St., Peoria, Ill., formerly with Holt Co., Peoria, Ill.

Harper, Mrs. L. Pauline, formerly 121 Crescent, Peoria, Ill.  
Harris, Mrs. Frank, formerly Margaret Miller, 105 Gale, Peoria, Ill.; moved to 315 Fifth Ave., Owensboro, Ky.

Harris, Mrs. G. K., formerly 233 Crescent, Peoria, Ill., moved to 705 E. Cook St., Springfield, Ill.  
Harvey, E. J., 702 N. Madison St., Peoria, Ill.

Harvey, S. R., 15 Hayes St., Davenport, Iowa.  
Harwood, M. R., home address Trenton, Tenn., and later advertising solicitor for the Galveston Tribune; supposed to have gone to New Orleans, La.; cannot locate.

Haskins, Miss Barbara, 2016 E. Lombard St., Baltimore, Md.  
Hawkins, G. C., 305 Glendale, Peoria, Ill.  
Haynes, Mrs. C., 242 Windsor Ave., Hartford, Conn.

Hazard, Mrs. Mary, 3 Main St., Winsted, Conn.  
Heald, S. E., 439 Oberling, Cleveland, Ohio.  
Heast, W. E., La Salle, Ill.

Hedstrom, Miss Mabel, 504 Bryan St., Peoria, Ill.  
Helle, Catherine, 744 Moss, Peoria, Ill.  
Henderson, Eudora M., husband seems to have worked for the Associated Press, Denver, Colo; they are said to be living now at Atlanta, Ga.

Henckery, M. J., 613 Smith, Peoria, Ill.  
Henricks, Mrs. Jos., Fort Ethan, Allen, Vt.  
Henson, Arthur, 915 Ashland Ave., Baltimore, Md.

Hericks, Sylvia, formerly of Lansing, Mich., later Detroit; may be in Cleveland, Ohio.  
Herns, Carl, Windsor, Conn., formerly Hartford, Conn., Rubber Works.

Hershner, Miss C. Euclid & Doan, Cleveland, Ohio.  
Hess, Mrs. Geo., 158 Lombard, Oak Park, Ill.  
Hill, Mabelle G., Y. W. C. A. Worker; last heard, Seattle, Wash.; also lived in Ellensburg, Wash.

Hiner, Ed., 617 Green St., Peoria, Ill.  
Hockaday, E., formerly conducted the Illinois Hotel Coffee Shop, Bloomington, Ill.

Hogan, Mrs. S. H., 1625 Ann St., Peoria, Ill.  
Hohmeyer, Chas. H., Monrell Park, Baltimore, Md.  
Holly, Frank L., 1704 Main St., Peoria, Ill.; moved to Rockford, Ill.

Holmes, T. S., last address 1701 S. L St., Tacoma, Wash.  
Holyburton, F. B., last address 1340 S. Hope St., Los Angeles, Calif.; formerly lieutenant in Army at Camp Lewis.

Honig, Stanley, 2408 Shirley Ave., Baltimore, Md.  
Hoople, G. E., last address American Lake, No. R. D. No. 1 So., Tacoma, Wash.

Houghton, Jno., formerly 110 Fredonia, Peoria, Ill.  
Horn, Jas. M., formerly of the Crane Co., Little Rock, Ark.  
Hovenden, Bert, Mt. Holly Road, Peoria, Ill.

Hubanks, Al R., or Mrs. M., 504 N. Perry, Peoria, Ill.  
Hubbard, A. M., 3828 Frost Ave., Kansas City, Mo.  
Hubbard, James, 1704 Longwood St., Baltimore, Md.

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Hudson, Mrs. Blanche, 605 Caroline, Peoria, Ill.  
 Hughes, E., 1783 Cait, Cleveland, Ohio.  
 Hull, F. G., 130 N. Glendale, Peoria, Ill.  
 Hursey, Frank, 3710 N. Madison, Peoria, Ill.  
 Hunt, Leon, Rossville, Md.  
 Huston, Geo. W., 110 S. Collington Ave., Baltimore, Md.

Irwin, A. Mead, 234 N. Emporia, Wichita, Kans., K. C. Co.  
 Isaacson, Harry J., 719 Harlem Ave., Baltimore, Md.

Jacobs, Mrs. Charles, formerly of Venice, Calif.  
 Jaeger, R. C., 248 E. Armstrong, Peoria, Ill.  
 Jackson, Mr. Harry F., formerly of Minneapolis, Minn.  
 Janis, Delbert, 713 Fisher, Peoria, Ill.  
 Johnston, Miss A. W., 4851 N. Winchester Ave., 2319 Commonwealth Ave.  
 Johnson, C., 3226 Pinchurst, Dormont, Pa.  
 Johnson, Miss Nan, telephone operator, 1609 Light St., Baltimore, Md.  
 Jones, Mrs. Ella, formerly 313 N. Douglas, Peoria, Ill.; moved to 1115 North Stockton St., Baltimore, Md.  
 Jones, Stephen B., Morris & Co., Kansas City, Mo.  
 Judson, E. S., Sherman Hotel, Home Tel. Co., Kansas City, Mo.  
 Julian, Howard, 2723 Pressbury St., Baltimore, Md.

Kahler, Mrs. C. W., 312 Pennsylvania, Peoria, Ill.  
 Kahler, Mrs. E. M., formerly of Lewiston, Ill.; moved to 124 Duryea, of Peoria, Ill.  
 Keller, Albert S., 503 Maryland, Peoria, Ill.  
 Kelly, Mr. Cyrus, 205 S. University, Peoria, Ill.  
 Kelly, James P., St. Agnes Hospital, Baltimore, Md.  
 Kennedy, Lowell N., Bloomington, Ill.  
 Kieffer, Chas. E., Lanson Hotel, Wichita, Kas., National City Co.  
 Kincaid, Elmer M., 325 California, Peoria, Ill.; clerk, drug store.  
 King, A. G., No. 7 Division St., Newport News, R. I.; later New York.  
 King, W. U., formerly Birmingham, Ala.; supposed to have gone to Vicksburg, Miss.  
 Kinney, Isabelle, formerly 116 6th St., Peoria, Ill.; moved to Cameron, N. Mexico, care of G. B. Clahn.  
 Kinsey, Eugene S., formerly 1710 N. Madison, Peoria, Ill.; moved to 6118 N. Market St., St. Louis, Mo.  
 Kirby, Harry B., 2828 Edmondson Ave., Baltimore, Md.  
 Kirker, S., 1805 E. 20, Cleveland, Ohio.  
 Knockner, Mrs. Elizabeth, or Wm., Northfield, N. J.; now at Norfolk, Va.  
 Knut, Joe, 3730 Jennings, Cleveland, Ohio.  
 Kraussman, Walter G., formerly Wilmington, Del.; said to be working in Detroit, Mich., for an automobile firm.  
 Krogman, M. Milton, 806 Fayette St., Baltimore, Md.  
 Kruse, Hugo C., formerly dairy farmer, near Tulsa, Okla.  
 Kuling, James, 303 Grand, Kansas City, Mo.  
 Kurek, Frances, 2823 Jay Ave., Cleveland, Ohio.  
 Kuras, Gus, 707 Lehman Bldg., Peoria, Ill., Peoria Realty Co.; moved to 164 S. 4th St., Kankakee, Ill.

Laslia, Mrs. J., 4121 Ardmore, Cleveland, Ohio.  
 Ladd, Roger, Student Trinity College, Hartford, Conn.  
 Lamborn, M. Thomas, Earligh Hgts, Md.  
 Land, Abe, 306 Widenham, Peoria, Ill.  
 Lancaster, Valentine, 205 Sanford, Peoria, Ill., meat cutter.  
 Lane, H., 1861 E. 24, Cleveland, Ohio.  
 Larkins, Mrs. Frank, 114 N. Mount St., Baltimore, Md.  
 Lannham, Eva, 550 Moss, Peoria, Ill., domestic.  
 Latham, Mr. Wm., formerly 104 Halseny St., Newark, N. J.; this party originally came from Brooklyn, N. Y.; was piano mover for Knickerbocker Stg. Co.  
 Lathrop, G. D., 520 Fifth, Peoria, Ill.; moved to Detroit, Mich.  
 Lawrence, R. B., Cleveland, advertising business.  
 Leavona, Mrs. L., 1309 E. 120, Cleveland, Ohio.  
 Le Clere, J. H., formerly Niagara Hotel, Peoria, Ill.; moved to Hotel Metropoli, Waco, Texas, traveling salesman for Consolidated Saw Mill Co. of St. Louis, Mo.  
 Lee, T. B., Great Borington, Mass.  
 Leidy, Gladys, formerly 2210 Main St., Peoria, Ill.; moved to Galesburg, Ill., phone operator.  
 Le Valley, Norman W., 205 N. Underhill, Peoria, Ill.  
 Leconsou, Michael J., 103 Ayres, Peoria, Ill., detective.  
 Lewis, Jas. A., 1932 Jasper St., street car conductor, Birmingham, Ala.; supposed to now be with Clark Meat Market, Washington, D. C.  
 Lightner, Mrs. Sue, Cleveland, Ohio.  
 Lindsay, H. C., formerly of Nashville, Tenn.; an old hickory plant.  
 Lindsey, Mrs. Irene, 2935 Charlotte St., 831 Searritt Bldg., Kansas City, Mo.  
 Linley, Mr. Wm., 2213 Coventry, Cleveland, Ohio.  
 Logan, Miss Lillian, formerly Canton, Ill.; moved to St. Louis, Mo., Gen'l Del.  
 Lormos, Harvey J., 405 Hancock, Peoria, Ill.  
 Lowmy, Ethel, 120 N. Madison, Peoria, Ill.  
 Lucas, C. T., Rock Island, Ill., train dispatcher.  
 Lulay, Peter, 808 Sixth St., Peoria, Ill.  
 Lurton, Noble, 1201 Frye, Peoria, Ill., optician.  
 Lynn, Wm., machinist, 730 22nd St., San Francisco, Calif.; supposed to have gone to Chicago, Ill.

McCabe, Mr. Frank, 332 N. 6th St., East St. Louis, Ill., air brake inspector Big Four R. R., also of Nashville, Tenn.; later, Stewart & Co., New York.  
 McCallum, Mrs. Bruce, 605 Voris St., Peoria, Ill.; moved to Detroit, Mich.  
 McClatchery, Mrs. A. H., care of The Peoria Journal, Peoria, Ill.  
 McCool, Homer B., formerly of 808 N. Jefferson, Peoria, Ill.; moved to Kansas City, Mo.  
 McDonald, E. J., auto dealer, formerly of Peoria, Ill.  
 McDonald, Miss Katherine, 455 Cass St., Milwaukee, Wis.  
 McFarland, Mrs. L. H., Mason City, Ill., auto dealer.  
 McGarahan, P. H., formerly 119 6th St., Peoria, Ill.; moved to Chicago, Ill.; formerly with Holt Co., Peoria, Ill.  
 McGrath, Chas., 5111 Bridge, Cleveland, Ohio.  
 McGuffin, Beni, P., 907 Sanford, Peoria, Ill.  
 McGuire, John, Winchester, Ill.  
 Melver, Mr. B. P., formerly of Smithville, Texas. He is, no doubt, going into the garage business, wherever he locates; he speaks Spanish fluently and may go under an assumed name, as he left Smithville owing some \$5,000.00 to \$6,000.00.  
 McKinley, A. S., 120 Washington, Clinton, Ill.  
 Meas, Frank W., 5026 Humboldt Ave., Winnetka, Ill., 959 Marbridge Bldg., Implement & Tractor Trade Journal, Power Farming Press, St. Joseph, Mo.  
 Mahen, Harry, 365 W. 65th St., New York City; formerly Torrington, Conn.  
 March, L. E., South Euclid, Cleveland, Ohio.  
 Marden, Lovell, moved to Wichita, Kansas; phone operator.  
 Markle, W. R., 2940 Forest, 441 Ry. Exchange, to War, Kansas City, Mo.  
 Marks, Miss F., 1371 E. Blvd., Cleveland, Ohio.  
 Marshall, Olive, 314 S. Douglas, Peoria, Ill.  
 Martin, Erma B., 2424 E. 61, Cleveland, Ohio.  
 Martin, Quinn L., Kansas City store and later New York Herald.  
 Masterson, J. P., Albert Lee, Minn.  
 Mathews, Mr. H. B., formerly 1265 Amherst Place, also 3511 N. 11th St., St. Louis, Mo.  
 Maxwell, F. J., 1101 Westlake, Cleveland, Ohio.  
 May, M., 1439 E. 88, Cleveland, Ohio.  
 Meischenheimer, Walter, Peoria, Ill.  
 Merchant, C. F., Illinois, Mo., formerly train dispatcher for the St. Louis and Western R. R. Co.  
 Merrill, Jos. A., 617 Central, Peoria, Ill.; formerly worked at Holt Co., Peoria, Ill.  
 Metcalf, Harry K., Chicago, Ill.  
 Miller, Chas. F., 512 N. Glendale, Peoria, Ill.  
 Miller, Mrs. L. E., formerly 704 Park Ave., Pekin, Ill., moved to 405 N. Madison, Peoria, Ill.  
 Mills, Carolyn (colored), 1317 Druid Ave., Baltimore, Md.; now in Richmond.  
 Minnesota Adjustment Co., 628 Metropolitan Bldg., Minneapolis, Minn.  
 Miranda, Mrs. Irene, care of Marshall Field & Co., Chicago, Ill.  
 Mitchell, Mrs. C. A., also known as Mrs. Mary L. Mitchell, formerly 2229 Forest Ave.; former divorced husband employed in St. Louis office of the Diamond Match Co.  
 Moellinger, Jean, 201 Greenleaf, Peoria, Ill.  
 Moffat, Rena, 8803 Superior, Cleveland, Ohio.  
 Moeberry, Mrs. M., formerly 915 Sanford, Peoria, Ill., moved to 704 1/2 E. Front St., Bloomington, Ill.  
 Monn, W. A., Peoria, Ill.  
 Moore, J. G., Statler Hotel, Cleveland, Ohio.  
 Moorehouse, Mrs. Edna, 800 Fayette, Peoria, Ill.  
 Morrow, S. H., Skiatook, Okla.  
 Morvey, B. L., 3815 Anderson, also 1015 Walnut St., Kansas City, Mo.  
 Morris, Elmer C., formerly of Los Angeles, Calif.  
 Muller, A. P., 411 Jackson St., Peoria, Ill.  
 Murphy, D. F., railroad, with C. M. & St. P. Ry. Co.; last known address, 738 Fifth Ave., No. Missoula, Mont.  
 Murphy, Frank J., 517 Monson, Peoria, Ill.  
 Murphy, Mrs. Jess O., formerly 412 N. Jefferson, Peoria, Ill.; also Sikeston, Mo.  
 Murphy, Miss Mary, formerly 221 Third, Peoria, Ill.; moved to 1540 E. 52nd, Chicago, Ill.

Nash, Joe, occupation, laborer for T. V. P. R. R., Fort Towson, Okla.  
 Neal, G. L., occupation, oil field worker; Billings, Okla., care of Milco Oil Co.  
 Nelson, T. P., occupation, express messenger Am. Ry. Exp. Co., Longview, Texas, 310 West College St.  
 Newman, Walter H., formerly of Mitchell, S. Dak.; thought to be somewhere in Montana. Mr. Newman was a mail carrier railroadman and policeman.  
 Nichols, C. M., 404 E. 10th, Kansas City, Mo.  
 Nickse, Felix F., 75 Hubinger St., New Haven, Conn.  
 Nichols, Fr. F. C., 508 N. Perry St., Peoria, Ill.  
 Niemack, H. A., occupation, bookkeeper, St. Charles, Iowa.  
 Norrlin, C. H., formerly of Trenton; worked in shipyards at Bristol, Pa.; understand he moved to Newport News, Va.  
 Norton, Mrs. H. T., Statler Hotel, Cleveland, Ohio.  
 Null, Zadok B., occupation, trackman for B. & O. R. R., Petroleum, W. Va.  
 Nuss, Norris N., occupation, clerk in City Attorney's office, Oakkosh, Wis., 61 Frederick Ave.



Oakley, S. A., 308 German American Savings Bank Bldg., Burlington, Iowa.  
 O'Brien, Jas., 518 N. Adams, Peoria, Ill.  
 O'Dell, Jay G., Delavan, Ill.; salesman.  
 Olson, Mrs. L. F., formerly Neva Sweeney, 703 Jefferson, Peoria, Ill.; moved to 303 Court St., Syracuse, N. Y., care of Mrs. Small.  
 Olman, Remmer, Eureka, Ill. farmer.  
 Oroo, John, 1014 E. 63, Cleveland, Ohio.  
 Orndirff, B. E., 240 S. Kalawath St., Denver, Colo.  
 Otey, Mrs. H. D., formerly of Little Rock, Ark.; supposed to be in Memphis, Tenn.

Pagony, Rose, 8706 1/2 Cedar St., Cleveland, Ohio.  
 Pahler, Celeste, 1848 E., 65 Cleveland, Ohio.  
 Palmer, Carl, 514 N. Adams, Peoria, Ill.  
 Parks, Don C., 501 St. Jas., Peoria, Ill.  
 Parsons, N. V., 314 Harrison Ave., Peoria, Ill.  
 Patterson, Wm., 1803 E. 82, Patterson-Monroe Co., Cleveland, Ohio.  
 Paton, A. A., 309 Goodwin, Peoria, Ill.  
 Pearce, Edna M., formerly 211 N. 47th St., Los Angeles, Calif.  
 Pearce, Harry W., formerly 211 N. 47th St., Los Angeles, Calif.  
 Pearce, Mrs. Margaret, formerly Northampton, Mass.; nurse.  
 Peck, Miss N. P., 2040 E. 82, Cleveland, Ohio.  
 Perry, A. B., 607 E. 97, Cleveland, Ohio.  
 Peterson, R. E., 214 N. Jefferson, Peoria, Ill.  
 Petroff, C. F., Mecca Hotel, Cleveland, Ohio.  
 Peverall, W. A. D., 666 Lehmann Bldg., Peoria, Ill.  
 Phely, John; also name, Felt (colored), 1361 Wahtcoat St., Baltimore, Md.; now supposed to be in New York.  
 Phillips, Miss Hazel, 120 N. Glenwood, Peoria, Ill.  
 Piery, Mrs. John L., formerly Northampton, Mass.  
 Pinkerton, V. S., 711 Republic Bldg., Kansas City, Mo.  
 Pior, J. C., 3632 Forest, Kansas City, Mo.  
 Plant, Dr. J. H., was in service, and upon discharge was located at Montpelier, N. Dak.; also Jamestown, N. Dak.  
 Poulson, R. O., in Maurice, Ind., working for R. R., Cleveland, Ohio.  
 Powers, R. F., 118 Third St., Peoria, Ill.  
 Powers, T. L., formerly 411 6th, Peoria, Ill.; moved to Waterloo, Iowa.  
 Frewitt, Mr. J. W., formerly 324 Sidney St., St. Louis, Mo. employed as carpenter at the Aluminum Ore Co., E. St. Louis, Ill.  
 Price, M. L., formerly 205 Main St., Peoria, Ill.; went to Rockford, Ill., then to Pittsburgh, Pa.  
 Prince, E. T., 1004 N. Adams, Peoria, Ill.  
 Pringle, Louise, 804 Fifth Ave., Peoria, Ill.  
 Purcell, Mrs. Marie D., 50 Retreat Ave., Hartford, Conn.; now somewhere in California; her husband is a sailor.  
 Putney, Mrs. K., 504 Knoxville Ave., Peoria, Ill.; nurse.

Raab, Mrs. E., 1781 W. 47, Cleveland, Ohio.  
 Rainey, Earl, 506 Hamilton Ave., Peoria, Ill.  
 Ramerman, Jennie, 3150 W. 86, Cleveland, Ohio.  
 Ramsey, W. L., fireman, C. M. & St. P. Ry. Co., last known address was at Lewiston, Mont.  
 Reed, Isaac R., 216 Morgan St., Peoria, Ill.  
 Reed, James, traveling salesman; last known address, Lewiston, Mont.; probably in Seattle or Tacoma, Wash.  
 Reed, Mary, housekeeper; last known address, Lamanda Park, Calif.  
 Rehark, Mrs. L. H., 3267 E. 123, Cleveland, Ohio.  
 Reed, T. R., 3628 Central, Cleveland, Ohio.  
 Reynolds, C. L., 1807 N. Adams, Peoria, Ill.  
 Reynolds, Geo. F., formerly Army field clerk, Camp Pike, Ark. later Philadelphia, Pa.  
 Rheinwin, Miss Ruth or Alexander, formerly 1203a Clara Ave., later Philadelphia, Pa.  
 Riley, W. D., 4026 Main St., Ford Auto Co., Kansas City, Mo.  
 Rilely, H. E., formerly located at 1232 N. Kingshighway, and employed by the Otis Elevator Co., St. Louis, Mo.  
 Roadstrum, C. M., 500 Bradley, Peoria, Ill.  
 Roberts, Charles, formerly located at 3932 McRee Ave., St. Louis; also Kansas City, Mo., and East St. Louis, Ill.; was rate clerk at M. & O. R. R., East St. Louis; also with Independent Packing Co.  
 Robinson, P. E., 415 American Trust Bldg., architect, Cleveland, Ohio.  
 Robinson, Virginia, Hotel Regent, Cleveland, Ohio.  
 Rogers, Guy C., Mt. Vernon, Ill.  
 Rohrer, Geo., Rutland, Ill.  
 Roman, W. P., formerly 452 Jefferson, Peoria, Ill.; salesman for the Palmer Flower Co., Chicago, Ill.  
 Roosa, Elmer C., 129 W. Pine, Canton, Ill.; miner.  
 Root, Geo. H., 1285 E. 111, Cleveland, Ohio.  
 Rao, Helen, 2808 Prospect, Cleveland, Ohio.  
 Rose, Saml. S., 605 7th, Peoria, Ill.  
 Rust, Thelma, 22 1/2 W. 65, Cleveland, Ohio.  
 Ryan, Louis R., 1358 Pinehurst, Cleveland, Ohio.  
 Ryder, Albert T., 1009 Knoxville, Peoria, Ill.  
 Ryden, B. W., 976 Maud, Cleveland, Ohio.

Saffold, W. C., formerly 1312 Hawkins St.; operated pool room at 803 Broadway, Nashville, Tenn.  
 Schultz, Harry, formerly up to last July, 1910, he lived at 3423 Holmes St., and was in the employ of the Anheuser-Busch Brewing Ass'n; since then he was reported as being at 2620 Highland, Ocean Park, Calif.

Sauer, Fred, 116 S. Madison, Peoria, Ill.; Annex Buffet.  
 Schade, Al., 230 McQueen, Peoria, Ill.; auto dealer.  
 Schaffer, E., 3481 E. 99, Cleveland, Ohio.  
 Scherer, Mike, formerly R. R. No. 4, Peoria, Ill.; moved to 830 Elm, Rockford, Ill.  
 Schick, Mrs. Geo., 5308 Quimby, Cleveland, Ohio.  
 Schlaffer, John, 207 Third, Peoria, Ill.  
 Schleidher, Geo. W., Danfort, Ill.  
 Schueler, David, 623 Bigelow, Peoria, Ill.  
 Schuler, W. W., 105 N. Perry, Peoria, Ill.; auditor, American Tractor Corporation, 412 Schrader Bldg., Peoria, Ill.  
 Schultz, H., 1665 Howe, Cleveland, Ohio.  
 Schultz, Miss Jack, 1417 N. Monroe, Peoria, Ill.  
 Schuster, Jerome, 214 East 12th St., Kansas City, Mo.  
 Schweppe, Courtney B., formerly 5619 Etzel Ave., St. Louis, Mo.; later connected with Frazier & Co., Philadelphia, Pa.  
 Scott, Mrs. Florence, formerly 3513 Bell Ave., St. Louis, Mo.; 137 E. Garfield, Chicago, Ill.  
 Scott, John E., 1026 N. Monroe, Peoria, Ill.; moved to El Paso, Cal.  
 Scully, Mrs. Charlotte, 16 Brown St., Hartford, Conn.  
 Seckman, Mrs. F., 10638 Superior, Cleveland, Ohio.  
 Sennett, Elizabeth, formerly 211 N. 47th St., Los Angeles, Calif.  
 Seymour Ray Co., 214 Public Square, Cleveland, Ohio.  
 Shaw, Mrs. J., 571 E. 115, Cleveland, Ohio.  
 Sheahan, Lawrence, formerly 522 Russell, Peoria, Ill.; moved to 942 E. 65th St., Chicago, Ill.  
 Sheehy, R. D., 403 N. Perry, Peoria, Ill.  
 Shelby, Mrs. H., 1652 E. 73, Cleveland, Ohio.  
 Sheward, Lieut., M. D. Camp Hening, Ill.  
 Sherman, C. G., Victoria Hotel, Des Moines, Iowa.  
 Simms, Mrs. Birdie (colored), 1317 Baltic Ave., Atlantic City, N. J.  
 Skadden, D. B., 4209 Euclid, Cleveland, Ohio.  
 Shoenen, A. A., 56 W. 124th St., New York City.  
 Small, Frank S., Peoria, Ill.  
 Smith, Daily P., farmer and contractor; last known address was Vallajo, Calif.  
 Smith, Earl, salesman or agent, Singer Sewing Machine Co., Great Falls, Mont.  
 Smith, Louis, 1107 Webster, Peoria, Ill.  
 Smith, L. B., 352 Union Station, Kansas City, Mo.  
 Snow, M. A., formerly of Nashville, Tenn.; an Old Hickory Plant.  
 Snowden, A. K., formerly 5650 Pershing Ave., St. Henry, Mo.; Dallas, Texas, later.  
 Snyder, H. E., formerly 1903 High St., Little Rock, Ark.  
 Snyder, M. Elmer L., formerly of Baltimore, Md.  
 Southworth, Albert, Flint, Mich., formerly Hartford, Conn.  
 Spencer, Mrs. Daisy, formerly 214 N. Jefferson, Peoria, Ill.; moved to 19 S. LaSalle, Chicago, Ill., care of Rev. W. W. Johnston.  
 Spencer, Wm., 2336 E. 43, Cleveland, Ohio.  
 Sprecher, J. M., Rockford, Ill.  
 Sprenger, J. H., formerly 704 Ravine, Peoria, Ill.; moved to 1825 St. Louis, Chicago, Ill.  
 Stanford, Mrs. F. W., formerly 700 N. Madison, Peoria, Ill.; moved to Anderson, Ind., care of Renny Co., formerly Holt Co., Peoria, Ill.  
 Starr, Louis, formerly 1411 Main St., Peoria, Ill.; moved to New York City.  
 Stengel, Emma, 2931 Union Ave., Chicago, Ill.  
 Stephin, T., 10107 Adams, Cleveland, Ohio.  
 Stern, Edwin, 801 N. Perry, Peoria, Ill.; formerly with Modern System Sales, Peoria, Ill.  
 Stettin, Mrs. Helen, hair specialist; after leaving Wardman Park Hotel, Washington, D. C., went to San Francisco, Calif.  
 Stevens, A. E., Beloit, Wis.  
 Stevenson, Mrs. Laura, housewife; last known address Grass Range, Mont.  
 Stone, Ralph M., 312 First St., Peoria, Ill.  
 Stough, Harry, Elkhart, Ind.  
 Stowell, Hugh E., 606 N. Jefferson, Peoria, Ill., formerly Holt Co., of Peoria, Ill.  
 Struple, Mrs. J. J., formerly of Lima, Wilmoth, 721 Mason, Peoria, Ill.; also 1006 Mason, Peoria, Ill.  
 Stryker, Miss Esther, Lincoln address, 1520 R St.; recent address, Shreveport, La.  
 Sullivan, J. H., 711 Jackson, Peoria, Ill.  
 Summers, C. M., Regent Theatre; was to War Officers Training School, 3rd Company, Camp Vail, N. J.  
 Sweitzer, G. S., 1740 E. 116, cashier, Cleveland, Ohio.

Tapley, Mrs. C. R., last address 1923 Linwood, also Jefferson Hotel, Kansas City, Mo.; formerly of Kansas City, Mo.; reported to be in either New York or Los Angeles, Calif.; supposed to be separated from Mr. Tapley; he was a saloon keeper while living in Kansas City.  
 Tanni, Laura, 3809 Scovill, Cleveland, Ohio.  
 Tanze, F., 23 Taylor Arcade, Cleveland, Ohio.  
 Tassler, Samuel D., 32 East 8th St., New York.  
 Tax, A. L., Havre, Mont., Keota, Iowa, or Milwaukee, Wis.  
 Taylor, Chas. W., 708 Cherry St., Grand Rapids, Mich.; 633 Walnut St., Cincinnati, Ohio.  
 Taylor, Leroy E., formerly Wilmington, Del.  
 Taylor, Mrs. Montie, 435 Main, Peoria, Ill.

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Taylor, Tony, formerly 106 Spencer, Peoria, Ill.; moved to Chicago, Ill.

Teehan, A., 92 Butler, Peoria, Ill.

Teff, Webster S., 11413 Elm Ave., Oliver Type Co., Cleveland, Ohio.

Thomas, Dewey, 316 Madison, Peoria, Ill.

Thomas, Mrs. E., 4039 Locust St., Kansas City, Mo.

Thompson, Miss Clara, 723 Kansas, Peoria, Ill.

Thompson, Max L., formerly manager of the Woodruff Inn, Joliet, Ill.

Thompson, W. A., 3514 Campbell, Lee Mond-Thompson Motors, Kansas City, Mo.

Tracy, Blanche, 2340 Bellfield, Cleveland, Ohio.

Tracy, Mrs. R. C., saleslady, National Biscuit Co., 504 N. Perry St., Peoria, Ill.; moved to Kewanee, Ill.

Tracy, R. J., worked for Kinsey & Mahler, Peoria, Ill., 3 S. Monroe, Peoria, Ill.

Trueblood, A. J., railroader, C. M. & St. P. Ag. Co.; last known address was Lewistown, Mont.

Tulin, W., 28 Suffolk St., Hartford, Conn.

Turk, John, 2924 E. 71, Cleveland, Ohio.

Unis, Mike, 1924 Woodland, Cleveland, Ohio.

Vail, Mrs. C. J., 3527 S. Adams St., Peoria, Ill.

Vallean, John D., 5733 Grand Central Terminal, N. Y.

Vanderverter, Lawrence, formerly 1413 N. Madison, Peoria; moved to Arizona.

Van Emden, Geo., 1110 Third, Peoria, Ill.

Van Noy, Mrs. J. L., 3018 Wayne Ave., Kansas City, Mo.

Wadsworth, C. H., Penrose Euclid, Cleveland, Ohio.

Walmesley, Geo., formerly 517 S. Main St., E. Peoria, Ill.; moved to Bartonville, Ill.

Waltmire, Chas. A., Jr., Punta Gordo, Fla.

Ward, Lillian, 2215 E. 14, Cleveland, Ohio.

Warren, Mr. John N., formerly located in St. Paul, Minn., moved to Detroit, Mich.; last known address was 719 Book Bldg., Detroit, Mich.

Waterman, Theodore, Rome, Ill.

Webster, W. H., 507 Moss, Peoria, Ill.; real estate.

Weerns, Miss Rosie, 1017 Pennsylvania Ave., Baltimore, Md.

Weimer, W. J., 8505 Denison, auditor, Cleveland, Ohio.

Weiner, B., 1724 E. 19, Cleveland, Ohio.

Weis, Mrs. W. H., 2526 Euclid, Cleveland, Ohio.

Weishampel, Mrs. F. E., 414 E. 22nd St., Baltimore, Md.

Weisner, Mrs. J. E., 2744 St. Paul St., Baltimore, Md.

Weller, Mr. C. D., last heard from in Birmingham, Ala., is a stenographer by profession.

Welles, H. N., 300 E. 40th St., Kansas City, Mo.

West, R. B., New York City, Columbia University.

West, Thos. L., formerly of Knapp & West, Tulsa, Okla.; also of Austin, Texas, and Seattle, Wash.; contractor of draftsman engineer.

Westwood, F., 125 E. 28th St.; former business at 301 E. 10th St., Kansas City, Mo.

Wertherell, E. A., 1206 Fifth Ave., Peoria, Ill.

Wheeler, Geo. B., 3218 N. Madison, Peoria, Ill.

Whirl, H. R., 10202 S. Blvd., Cleveland, Ohio.

White, Miss Bertha, 1119 S. 6th, Springfield, Ill.

Whiting, W. H., 409 Jackson, Peoria, Ill.; manager Thompson Restaurant, 327 Main St., Peoria, Ill.

Whorton, Oba, 3525 N. Broadway, St. Louis, Mo.

Wiber, Mrs. B. H., nurse, 1525 Linden Ave., Baltimore, Md.; now supposed to be in Virginia.

Wilcox, Geo. L., 5814 Thackeray, Cleveland, Ohio.

Wilkinson, Della, 3413 Carnegie, Cleveland, Ohio.

Williams, B. E., 1475 W. 112, Cleveland, Ohio.

Williams, C. M., 630 Cass Ave., Detroit, Mich.

Williams, Paul, 3013 Eastwood Ave., Peoria, Ill.

Wilshom, Frank B., Fey Hotel, Peoria, Ill.

Wilson, Gury W., 409 N. Elizabeth, Peoria, Ill.

Wolgamott, Geo., formerly Knox Inn, Peoria, Ill.; moved to Detroit, Mich.

Woodworth, Estella, 2099 E. 30th, U. S. Shipping Board, Cleveland, Ohio.

Wright, S. W., 201 Overear Leslie Bldg., Kansas City, Mo.

Wright, Mr. W., formerly located at 3743 Delmar Blvd.; formerly floorwalker at Nugent's, St. Louis; supposed to be in Memphis, Tennessee.

Zable, Miss Gertrude, 100 N. Perry, Peoria, Ill.

Zeman, J. J., 1723 Hartshorn, Cleveland, Ohio.

### LOS ANGELES ASSOCIATION SECURES WONDERFUL RESULTS FROM THEIR COLLECTION DEPARTMENT AD. IN THE CREDIT WORLD.

The Retail Merchants Credit Association of Los Angeles, Cal., has been well represented in our advertising under the heading "Collection Department," and Mr. I. S. Levitt, Manager of that Association, writes us that he has been obtaining a great amount of business as a result

of his ads., and also that he is getting good results for his creditors.

Los Angeles being, so to speak, the playground of the world, attracted last fall the greatest number of visitors that has ever been known, and undoubtedly thousands of them have become permanent residents of Los Angeles and vicinity, some of them leaving quite a trail of unpaid bills behind them. It seems that the eastern and middle western cities are pretty well represented in the business received by the Association for collection.

The Retail Merchants Credit Association of Los Angeles is owned by the retail merchants of that city, and those making application for credit among its members must have their names pass through the records of that institution, and in that way addresses and other information concerning the skipped debtors is picked up just as soon as the debtor makes application for credit with one of the members.

The Association has its own investigators and attorney, and is equipped to handle this business with dispatch. They have maintained their rates for collection at 25 per cent for the purpose of encouraging collections from outside of Los Angeles, as the merchants here realize and appreciate the value of the information that comes to the institution through these unpaid accounts.

### NEW ORLEANS, LA.

New Orleans reports "Advise all members to be on the look-out for party giving name as J. R. Levy, who was employed by some film company in New Orleans. He is a bad check artist, and his method of operating is to buy merchandise and have same sent C. O. D. to the address of some film company in the business district. He meets the delivery men and gives them bad checks, having first opened a small account with one of the local banks. This party gave out five or six bad checks in New Orleans, and it appears that he skipped immediately after issuing the checks.

"We are informed that he is a native of New York and his present address is 51st Street Station, care of General Delivery, New York City. He is about 28 or 30 years of age, well dressed, clean shaved, but has heavy beard and wears large diamonds."

## YES? or NO?

☐ Will YOU get ONE new member?

☐ I'll wager you know ten merchants who would join us if you took the trouble to ask them.

☐ We have 7,000 now. Let us make it 10,000 before August 1st. That is only sixty days to get 3,000. So start now—get a member today.

☐ Increased membership means—greater service, added strength, larger field, more co-operation.

☐ The classification of our membership according to their business, shows we should have more banks, hardware men, grocers and furniture dealers.

☐ Remember, this is not an association of department stores or dry goods men, it is for *every retail merchant who does a credit business.*

☐ Will you help reach the goal of 10,000?

DAVID J. WOODLOCK, Executive Secretary,  
Equitable Building St. Louis, Mo.

## COLLECTION SERVICE

Advertisements of Members Soliciting Your Collections

**BIRMINGHAM, ALABAMA**  
**MERCHANTS CREDIT ASSOCIATION**

223-26 First National Bank Building

W. V. TRAMMELL, Secretary-Manager

Thoroughly Organized Collection  
and Reporting DepartmentsThe Recognized Bureau of the Associated Retail  
Credit Men of Birmingham**H. G. BITTLESTON**  
**LAW & COLLECTION AGENCY, Inc.**

Old, Established.

Fully equipped for all Southern California  
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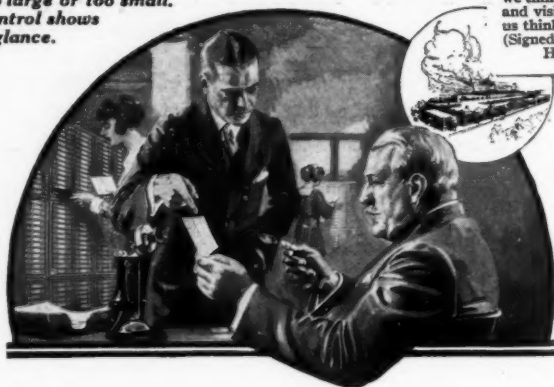
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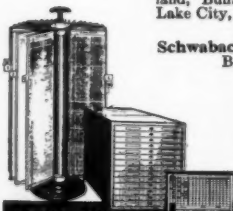
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